# A BEGGAR IN EVENING DRESS

BY

GEORGE ELLIOTT FLEMING

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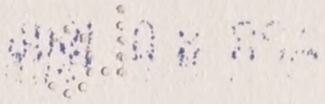

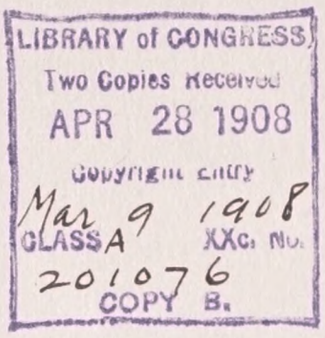


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# A BEGGAR IN EVENING DRESS

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## I.

"BILLY is an ass."

"He certainly is."

These complimentary remarks, made not without that stamp of affection that often goes so incongruously with their like, were the utterances of a pair of comfortable loungers before the big open club fire. As I appeared before them, they jumped up quickly, and one grasping me in a playful manner by the throat, demanded,

"Agree with us, and don't carry tales!"

"Your remark is certainly just," I laughed as I seated myself between them, and wondered what foolish thing Billy had been doing now.

I had first known him at College, whither he had gone without a *sou marquis,* but with a plentiful supply of brazen nerve and ready wit. His modest apartment there I can see well, and I shall surely never see another like it. It contained, as nearly as I can remember, six articles. A cot, a washstand, a puritanically plain table, a typewriter upon it, a straight backed chair before it, and a smooth board nailed into the corner, whereon rested in peace some twenty or thirty volumes, those which were not the property of college and public libraries being selections from the private stock of Billy's friends. It was not splendid, but

it was picturesque, from the tender memories of what occurred there.

Billy had a very peculiar habit as to rising in the morning. Not being in a position to issue invitations to breakfast at the club, he issued no invitations. But while his bed room was neither luxurious nor gorgeous, it was a popular place to "stick your head in." So Billy lay comfortably between the sheets and waited for a caller. The caller came, was relieved of the price of a breakfast, and departed, wishing Billy well. If he was extra hungry, he sometimes waited for the "Second call for breakfast."

Sometimes Billy lost his friends, though this was seldom. He was careless enough on one occasion to ask a newly-made acquaintance who was going to pass the Public Library, to drop in as he passed and leave a book for him. The librarian collected one dollar and twenty-three cents in overdue charges from the newly-made acquaintance, and Billy was forced to fill his place in his affections with another friend.

In those days every one said Billy was promising. He is promising still. It would warm the cockles of many a heart to have Billy fulfill some of those promises.

"What's up now?" I queried.

Dag Morrison lit another cigarette and looked into the fire disgustedly.

"Got arrested, the darned fool," he answered, "and thought it was a great joke, because in all his varied experiences he had never run across it before."

"Was it a joke?" I asked.

"No, sir, it was a sad reality," he replied. "Absolutely unjust, though," he continued, warming up, "accused of pocket picking, when he was only doing a charitable act. I tell you, Joe, if the

Good Samaritan performance took place to-day, the Good Samaritan would be arrested on suspicion of being the thief with whom the poor devil fell in."

The story, as I gleaned it, was this. Billy met a friend the night before, at an hour when good little boys ought to have been in bed, in a hopelessly intoxicated condition. He urged him to go home to bed, and the comrade, when the light of this sound reasoning broke over him, hailed a cab and dragged Billy into it. At the door of the hotel, Billy bade him good-night, and went home with the satistaction of having done a charitable act.

Next morning, the recipient of Billy's advice, after looking for a pitcher of ice-water and a towel, proceeded to look for a roll of money in company with which he had launched out into the dizzy maze the night before. He found no currency, and a hasty consultation with somebody followed; thereupon, as Billy was perennially broke, he was arrested on suspicion. He waived a preliminary hearing, and gave bail for his appearance in Court.

"Well," said I, "we'll have to stand by Billy. I'm surer of his honesty than I am of my own."

"Why my dear boy," exclaimed Dag vehemently, "if all the world said Billy took what wasn't his, they'd never get a man to believe it that knew Billy."

"I'm afraid," chimed in Burton Matthews, "that Billy will see a chance to get rich by suing the fellow for false arrest and injure his reputation."

The beautiful part of this unique experience was that numerous checks and kindly aid came in unasked. He even censured himself for never thinking of it before. Not a friend of Billy's

would have stopped at bankruptcy to save him, for this strangely improvident, careless youth made friends that held to him with a loyalty that wealth cannot command. He acknowledged them all with thanks, and put many by for a rainy day. It rained almost every day with Billy.

In the gallery of the court-room were numerous picture hats and pretty faces. Near the bar sat a young man of perfect form and physique, faultlessly dressed and full of life and vigor. Presently the clerk called out, "William Carrolton to the Bar!"

Billy approached with dignity.

"You are charged with the robbery of five hundred dollars from the person of one Malcolm Perkins on the night of January 10th. How do you plead, guilty or not guilty?"

"Not guilty," he replied, softly but firmly.

The Court peered over his desk, and asked in a kindly voice,

"Have you no counsel?"

"I believe," said Billy, "that the Laws of the State of New York allow a man to plead his own case. I wish to avail myself of that privilege."

The prosecution put in its case without an objection from Billy. It was a new world to him, and he took a deep interest in it all. He had been well coached, told when to object and when to except, but it is improbable that he would have known an objection if he had met one face-to-face. He revelled with delight in the position he occupied, the position that was made invincible only by a knowledge of his own innocence and integrity.

The first witness for the State was Mr. Perkins, who was dressed for the occasion in a neatly fitting business suit and a look of offended dignity. He carefully followed the story outlined for him

by the State's Attorney, and spent some thirty minutes building up a formidable case, without any of the expected interference from Billy. Finally the State's Attorney turned to Billy, saying, "He is your witness."

Billy had a sudden chill, then awoke to the situation.

"How was I dressed when you saw me, Mr. Perkins?" he asked.

"I—I don't exactly remember," stammered the witness.

"Did I sit down at your table, or did I remain standing while I spoke to you?"

"I don't remember."

"Can you swear positively, of your own knowledge, that you saw me that night?"

"I think I can."

"From whom did you gather the facts about our conversation and relation that you have testified to?"

"From a number of persons."

"Not from your own remembrance?"

"No."

Billy paused a moment.

"Mr. Perkins," he demanded, eyeing him viciously, "you say that you have no recollection of seeing me on the night in question, that as to my personal relations with you on that night your mind is a blank?"

"Yes," blurted out the complainant.

"If your Honor please," said Billy, turning to the Court, "I move that all the witness' testimony, except the first two statements, that he had $600 before he met me, and that he had nothing the following morning when he became sober, be stricken out."

"Motion granted," announced the Court. Billy

dismissed the witness with a flourish. The cabman was sworn and seated.

"What do you wish to prove by this witness?" asked Billy.

"That you put the complainant into a cab at two o'clock in the morning and rode home alone with him while he was known to have the money," said the State's Attorney.

"We admit all that," replied Billy. "Bring on your next witness."

The next three witnesses took the same excursion. They were waiters who had seen Perkins that night with a large roll of money. One wished to testify that Perkins had exposed it in Billy's presence, when Billy said that he wished it to appear as part of the record that he had never seen Perkins without a large roll, and that he had had an unusually generous amount of it with him on the eventful night.

"Slow up, young man," interposed the Judge, "you'll get a chance to give your story by-and by."

The prosecution had no further witnesses to call, it had made no case, and the complainant was very sorry that Billy had not stood a preliminary hearing and been dismissed. But Billy had not been willing to see a charge dismissed that held so royal an opportunity for strange and stirring scenes. The State's Attorney arose and said, "The State rests its case."

Billy looked at his notes. He read there, "The defense also rests." He had been studiously coached for the trial and urgently advised to avoid the witness chair. But his mind was working fast, and rather than miss the big show, he would take a vacation up the river.

He took the chair in apparent ease, though his

heart was throbbing fast. Facing the jury, he said slowly:

"My name is William Carrolton, of 53 West 59th St., New York City. On the night of the 10th of January, or rather at two o'clock on the morning of January 11th, I met the complainant in this case, Mr. Malcom Perkins, in a café with a very large amount of liquor inside of him. I was absolutely sober; he, as much intoxicated. In pulling out tips for waiters and lackeys, he also pulled out a large quantity of money—how much, I do not know. I forced him to put on his coat, sign his check, and go home. He insisted on a cab—indeed he was unable to go it on foot—and I entered one with him and we together rode as far as the door of his hotel. There I left him. What I want to testify to is this: on several occasions, he has to me accused others of robbing him when he was drunk. His accusation of me was as ill-founded as the others."

"I object," interrupted the State's Attorney. "The evidence is wholly inadmissible."

The Judge looked kindly at Billy. He gave him full credit for his ignorance of the law.

"I must strike out the last remark," he said; "but I will allow you to say that his accusation of you was wholly false."

"That is all," said Billy, and started to leave the chair.

"Wait a minute," interrupted his opponent, "I have a few questions to ask you. What is your business?"

"I have no business," said Billy.

"You must have some means of livelihood?"

"I suppose that you might call me a soldier of fortune," he replied.

"That means that you live by hook or crook?" continued the attorney.

"Will you please take care of that question, Judge?" asked Billy, turning to the Court.

The Judge unsuccessfully tried to restrain a smile, titters were heard in the gallery, and the State's Attorney proceeded without waiting for a ruling.

"Did you ever try to borrow any money from Mr. Perkins?" he asked.

"I did."

"Recently?"

"About two weeks ago, but I didn't get it. There isn't a charitable or a humane bone in his carcass."

The State's Attorney was mad. The Judge did not try to restrain his mirth this time, and when he had restored order, the attorney asked to have the answer stricken out. The Judge did not laugh now.

"You have made the witness your own," he said. "You have gone into new matter, and you cannot have your own testimony stricken out."

The State's Attorney started to argue with the Court, but evidently considering it lost time, desisted to level his guns again at Billy.

"Then if you thought him so mean, why did you ask him for money?" he ventured.

"Three weeks ago," Billy hastened to narrate, "hearing that I was hard up, he offered to lend me three hundred dollars. But he was very drunk, and I refused it because I considered it was not his own act. That was why I waited till he was sober, and then gave him the chance." Then he added, "He was sober one day."

The State's Attorney thought a moment, and then started on a different tack.

"Haven't you been particularly hard up, lately?" he asked.

"What do you expect to prove by that?" demanded Billy.

"That you needed money so badly as to get it at any cost."

Billy sat forward in his chair. He was not acting now. He was in deep and dangerous earnest.

"It's a long jump from honorable poverty to crime," he said. "I'm guilty of the first. You're here to prove me guilty of the latter—if you can."

Billy was told that he might begin on the jury, and he jumped into it heartily.

"Gentlemen of the jury," he began, "The State's case reminds me of a trial I once had the pleasure of attending down in Southern Indiana. A young lawyer stood before the Court speechless. After an undue amount of time thus wasted, his mouth slowly opened, and he said, 'Gentlemen, when I came here this morning, only myself and God knew my speech. Now, only God knows it.' That, gentlemen, is the exact condition of the State's case. If they had any evidence against me, only God knows it, I don't. And it further appears that they don't either. With the intention of doing a noble, honorable act, I made myself amenable to what my opponent will call the doctrine of exclusive opportunity. I certainly had the chance to rob him, but it's a far call from a chance to a desire. I believe it is the law that you must find that I robbed this man beyond a reasonable doubt. If you can do it from the evidence they have produced, gentlemen, I congratulate you."

So many reasonable doubts existed on taking the first ballot, that Billy was soon victor in his first case at law.

In a few moments, he was whirling up town in the automobile of a friend with his admirers all about him. He made a hasty mental calculation

of the rainy day fund, and concluding that a victory that was not worth celebrating was not worth having, he invited the whole party to lunch. This was not without precedent, for whenever Billy cornered a little money, he made a charming host. He had the distinct advantage of being born a gentleman, but it was one of his wise beliefs that it was better to be a gentleman by occupation if one were not so by birth, than to be born one and leave it for another occupation. Billy stuck to his job through thick and thin. He did not proceed on the anarchistic theory that the world owes every man a living, neither did he define the life of a gentleman as one of leisure and commanded homage.

The last time Billy had dined at Sherry's, he had found it necessary to ask the waiter to hold the check a few days. Unfortunately it had not been taken care of, and when this same garçon saw Billy enter with half a dozen pretty girls, and with five young gentlemen known to have healthy appetites—when he saw them walk deliberately to his exclusive domain, and when—oh *miserabile dictu*—he saw Billy wave them to their seats with knightly dignity, he had all in one every disease that deprives one of the power to move. For Billy, in one of his feasts of riches, had saved this waiter's little baby and its mother when hospitals were only for those who could pay. So there was no question, ever. What was his, Billy could have; but unfortunately, on the day before, Shorthose had slipped down to third place, and the dreams of a 20 to 1 shot had left the waiter high and dry.

Billy ordered a wonderful dinner. He looked at the next one through a celestial telescope, and even then its magnitude was questionable; and

after all, it might not be a fixed star. So he lived in the present and let the future take care of itself.

"Joe," said Billy to me when we were seated and the dinner was ordered, "What kind of a lawyer do you think I'd make?"

"A greater than Blackstone," I assured him.

"Well, if the girls will promise to look after getting me clients," he said, "I think I'll give it a try. How do you think this would do for a sign: 'Broken hearts mended here?' "

"Lawyers don't mend broken hearts," objected Helen Sawyer.

"They have to get up at seven o'clock in the morning," interposed Marion Lewis.

"They have to starve ten years before their practice begins to pay," put in Percy Gray.

"Then I'll give it up," said Billy. "It's out of my line anyway. Not artistic enough for me. Besides, I couldn't think of forcing a pretty woman to tears who was only trying to get rid of a brute of a husband. I'll have to find some more congenial way of making a living."

"When you find it," suggested Max Thomas, "Let me know."

"That's cruel," cried Margaret Matthews. Turning to Billy, she said soothingly, "They don't even know how to treat their host."

Billy paid no attention. He drew from his pocket an old frayed pocket book, ripped and torn. While he busied himself with a fountain-pen, he passed the pocket book to Thomas, saying,

"See if there's any money in that."

After a few moments of industry, Thomas passed it back, with the remark that he couldn't find anything in it.

"Then nobody can," retorted Billy. "If there had been anything in it, it wouldn't have got by you."

The laugh was on Thomas as the dinner arrived. The atmosphere of the repast was a merry one. Billy was an ideal host. That subject on which he could not converse with well-informed interest, does not exist. He had a wonderful library, on which he had paid one dollar down, but constantly arriving additions never let the payment get any farther. But though some sets had held but temporary ascendancy upon his shelves, he made it a point to find out what was new and startling with them in the early part of their sojourn.

Only one small accident occurred, and that came from an adjoining table where a mischievous small boy who had been a close student of Buster Brown had pinned his grandmother's gown to the table-cloth; and that dear old lady, feeling a spectral clutch behind, started to run in consternation from the scene. The table had been almost cleared—*Dei gratia*—and fortunately it was only a glass of clean water that made an assault upon Billy. Billy accepted the old lady's sincere apologies for her wayward charge most graciously, went through a drying operation, sat down and laughed.

"Don't you consider that a bad omen?" he was asked by one of the girls.

"No," said Billy, "Not nearly as bad an omen as if it had been, for instance, a custard pie. It only reminds me of an experience."

"Let's hear it," they echoed.

"I was in Washington one day," he began, "when a friend of mine in Congress had a call from a Western constituent who was fresh from the hay-mow. The farmer liked Washington and the gay life of the Capital, and made it absolutely impossible for his official friend to refuse to invite him to a fashionable dinner the night after

his arrival, which the Congressional friend was giving. A dress-suit was rented, but he refused to let any barber tamper with his whiskers. The beauty and elegance of the dinner-party dazzled him. The representatives of foreign powers were there with gold lace and spangles which he did not understand. He found himself, in the allotment, seated beside a wondrously beautiful woman. He became very much excited, and finally developed into a state of fright. Such does beauty and grandeur inspire in the novice. Oysters came and went. Uncle Reuben's went because he couldn't get them out of the shells. They were fastened in. He also had trouble remembering which glass his water was in. An actual canvass took some minutes. When the soup came, he took the biggest spoon he could find and pitched in. He manipulated badly—the coat pinched under the arms. And much to his disgust—though, be it said, not to his mortification—the spoon flew away, and narrowly missing his beautiful partner's ear, lit just behind her chair. With remarkable alacrity, Uncle reached for it, but in the act, lost his balance. To save his life he grasped the cloth and pulled himself into just the proper position to receive the hot soup upon a part of his head where the hair was extremely rare. The diners were interrupted for a moment, to hear him yell from his place beneath the table, 'Oh Hell, I wish I hadn't come!' ''

''And so you wish you hadn't come?'' he was asked.

''Not at all,'' he replied. ''You can only interpret me that way by accrediting me with Uncle Reuben's capacity to judge dinner-parties. Besides,'' he said, looking at a marvellous beauty beside him, ''I'm not frightened by pretty girls.''

The dinner over, the party arose and walked into the corridor. Then Billy went back to find his waiter. He received the bill from a trembling hand, though if the waiter had anything to say, it stuck in his throat. He looked over the check critically and found at the bottom that the proper addition was $54.60.

"Old man," he said without producing any money, "You held a check for me a couple of months ago."

"Yes, Mr. Carrolton."

"How much was it?" inquired Billy.

"Too much to lose," was probably what he thought, but he said instead, "Twelve forty, sir."

Billy handed him a hundred dollar bill.

"Take it all out," he said.

The waiter actually jumped for joy. The twelve forty, he had seen taken out of his own wages two months before, but he knew that Billy's chickens would all come home to roost some time.

Billy bade his friends good-day, and started out to walk and think. In all of his poverty, his ups and downs, he never grew morbid; but he craved long walks in solitude, to think undisturbed. Often I was honored by being called on to accompany him. He had that inherent quality that makes great men, great statesmen, great nations. He believed that all men were good, were honest, were true. The skulking class whose like he had bested to-day only because he himself was above reproach, had no right to be counted in any estimate of men. His faith in men had never wavered, though he had a comical view on the subject, which after all, was nearer right than wrong.

Charity exists in inverse proportion to wealth. This was his general rule. He was not a conceited

man, and did not make this rule for his own benefit, though if it were applied to him, it would declare him the most penniless man on earth, and likewise the most charitable. And I cannot say that that honor was not his.

"If I'm broke and you have a dollar, Joe," he would say, "I know that I can have half of it. If I need it bad enough, by Jove, I can have it all. Isn't that so? It's the same if I have it and you want it. Now, whoever in the world could smoke enough dope to dream of a friend going to Harry with his forty million dollars, and getting a million on the plea of saving his life? It's absurd to think of it. Here you or I will give our all, a clear one hundred per cent. If Harry gave any man a hundredth of one per cent., he would resign from some club or other, or give up some trip till he had made it back.

"Who is so able to put himself in a hungry man's place or sympathize with him, as a man who yesterday needed a dinner he didn't get, or perhaps is hungry to-day? All in the world a man actually needs is protection from hunger, from exposure, bodily discomfort and want. If a man, being provided with safety from all these things, has still more from which he bestows charity, he is giving away that which he does not need. If every rich man could be absolutely penniless, homeless, starving and desperate, after he has been wealthy, for just one week, and then have all his wealth restored to him, we would have a different world.

"If anybody gets a high honor, or makes a large stake, it's a rich man. If anybody gets arrested on suspicion of stealing somebody's money, it's some poor devil that hasn't enough to buy a cup of coffee. Rich men don't have to take chances, and poor men have to stick their poor bedraggled

heads into some noose every day. This pillar to post business makes me want to be rich sometimes, but honestly, when I look at some of the rich men I know, and see how they have changed since they were decent poor men, why, hang it, I am satisfied to be poor the rest of my days."

I said Billy was not morbid. This kind of argument on his part was a continual one, but it did not indicate in him an unhealthy mind. He merely was fighting against the insidious forces that try to make a poor man bitter against the world, discontented with his circumstances and surroundings, and which have no healthy outlet. These ideas, if men accept them, make only misanthropes, and misanthropes make criminals.

I went home with Billy and sat down to muse with him before a cheery open study fire. I have said that he was satisfied to be poor, but he really was not. He had a secret hope, one that I am sure I was the only one that ever heard. Billy believed that he had within himself the power to write. And many a night, before that study fire he wrote till the morning sun peeped in. The magazines seemed to be able to go to print without him, however, and he had a bountiful supply of those printed slips, whereon the editor does not wish to imply that your work lacks merit, but simply that for the particular uses of this magizine, it is unavailable. Billy's record of these receipts was unbroken. Many a man would have become discouraged, but not Billy. He had that quality which is the very surest beacon of success at last.

His present task was to spend the remainder of his newly-acquired wealth. It once occurred to him to repay the part of it which he had not used; but on second thought he decided that it would take far too much brain-work to pro-rate

the proper amount among his benefactors. The rainy day theory too had been laid by. Why should he, an expert in meeting rainy days and coming off victorious, change his tactics with regard to them? Besides, out of sight, out of mind. Rainy days, begone!

Billy's home deserves mention. It was not like the Cambridge work-shop. In fact, one would pronounce it extremely characteristic of Billy. It was comfortable and cosy. It had an air poetic and artistic. The walls were lined with books, on which, as I said before, Billy had paid one dollar down. But their very selection did credit to Billy's taste. There were no books there whose duty it was to ornament the shelf but who had no story worth while to tell inside. I glanced at the shelves, and turning to Billy asked,

"Where's the English set that was in the corner?"

"Man came for them yesterday," he replied. "By the way, Joe, you don't care if I subscribe for them in your name over again, do you? I need them a couple of months longer."

I laughed, and Billy needed no further answer. I only wondered if Billy could trace the circuitous route my name had taken if he tried.

A study table occupied the center of the room, on which were sketches of Billy's work. Among the pictures which looked down upon him from the wall were two dainty drawings which he had done himself. A roomy couch and plenty of easy chairs provided lounging room and a tea-table in the chimney corner held all that was necessary for a light repast.

A good landlord was not the least of Billy's blessings. Many times he had thought his time was up, but he had stayed the man with golden

promises and a "rare good outlook," and so the crisis had passed and Billy remained. He had never been in so deep as now, and he meant to make himself solid forever by paying in advance. It was preciously rare that he had the good fortune to do this, and now he meant to make a name for himself.

"Six months' back rent and three months' ahead will pay me up to May first," he said. "Old Solomon can't ask any more before Fall, anyway. Electric lights been off two nights now. Have to pay them up. Plague take that laundry company! I'm going to get a new laundry where they won't hold your stuff up. Got a little bill over at the Club where Tom gave me a card last month. Have to pay that. Think I'll lay aside two-fifty for clothes. Shame to have to pay for 'em, isn't it? Now that brings me down to the books." He took a note-book from a drawer. "Here's eight sets where you have to pay one dollar down, and twelve where you have to pay two dollars. I have to have them all. By the way, Joe, I think Muggin's Magazine is going to print that Burgundy story of mine. Gee whiz! That makes only twelve dollars left!"

I wanted to call him a fool, but somehow, it was never possible to call Billy so. He did the most assinine things with a childlike straight-forwardness, tried your patience clear out, and yet through it all, you had to love the boy. Here he was, after a feast of riches, broke again! He seemed to mind it a great deal less than I, and expect it as a matter of course. In fact, he accepted a little money as a rare good joke.

Now as for myself, I am pretty nearly as poor as Billy. But I make it a strict rule to keep a little money in reserve, to have a five-dollar bill carefully tucked away in an inside pocket, which

is only for emergency, and to spend only a certain fixed percentage of what I earn. In this way, I may find swimming hard against the current, but my head will be above water. Billy, I have known to go two weeks without a single penny in his pocket, and he was as happy as a lark.

"Joe," he inquired, "you're down in Wall Street, do you know any stock that's sure to go up?"

I stood aghast.

"What idiotic thing are you thinking of now?" I gasped.

"Well," he mused, "here's this twelve dollars. I don't know what to do with it. Just thought there's nothing any more likely to take wings and fly upwards than a good stock, unless it's this twelve dollars. Take it and invest it for me. Ten shares, one point margin. Two points gives me thirty dollars in all. Buy thirty shares same way, two points gives me ninety dollars. Soon be trading in hundred share lots. Won't take any time at all to have ten thousand dollars, then I'll be rated in the news papers as an eligible."

A thought struck me.

"All right," I said, "Give me your money."

He turned it over like a little lamb. I put it with my five-dollar bill, where it would get a good rest. Then I remembered that Billy was broke.

"Billy," I said, "Come with me and have a good square meal, and then you'll be able to get down to work and turn out something bully."

"Joe!" he shouted, "have you forgotten that this is the night of Mrs. Dunmore's dinner dance?"

I had indeed forgotten.

"Give me that twelve dollars, Joe," he said, "I put my dress-suit up for five dollars the other day, and I have to get some other little trifles.

It's good I have my watch out. That's always good to stand a cabman off if you get caught and have to take somebody home."

I turned over the money with some relief, inwardly remarking that Billy could not be sore now if all stocks went soaring upward, while his own twelve dollars lay safely reposing in my safety deposit pocket. We went out together, I home to dress, and Billy towards that glorious institution which makes the rich man richer, and the poor man poorer still.

## II.

Billy had execrable table maners. Not that he didn't know which forks to use, or that he ever put his knife into the reserve supply of butter, but he had an idea that as he had no pecuniary donation to give to Society, he had to entertain, as his part of the program. For this anomalous idea, I always bore him a righteous grudge. For instance, he would show the assembled guests how easy it was to tell a poker player, by handling the salt cellar like a stack of chips, and invariably duplicate it immediately afterward with the pepper box. If there was an egg handy, he was sure to have all present trying to break it by pressing the ends between the hands. I shall never forget my rage when he had a dainty little debutante try this with a cracked egg.

He had a goodly audience at Mrs. Dunmore's that night, and as he was seated some distance from me at dinner, he suffered no interruption. He certainly paid the price of his dinner from his own standpoint, for whenever I glanced in his direction, he was doing all the talking. And an unbroken coterie of attentive listeners was an added testimonial. Next to knowing how to monopolize one girl, Billy knew how to hold the attention of a crowd.

"You see," he was saying, "I missed my rightful calling by a small accident."

"And what was your rightful calling?" he was asked.

"Why, the only one I ever had a thorough preparation for. All the world likes to read the experiences and reflections of a man who has done something."

"And what have you done?" somebody snickered.

"Well," he said apologetically, "I hadn't gotten to that part yet. I spent the early years of my life reading tales of adventure, of foreign lands, stories of the sea and wonderful islands. I knew I'd go there some day, too, and I dreamed of golden sands and sunny fountains, and longed for the jungle and the jewelled islands of the sea. I could quote Mayne Reid and Captain King by the page, and was sure that some day I should tread every step of their devious wanderings. Even the story of Sindbad the Sailor held out a golden promise. And even after I grew up, the desire still haunted me to get on the sea and sail to foreign lands. I never had a doubt that I could write a thousand books about my own strange adventures, and be the patron saint of every schoolboy.

"I had a friend who came of wealthy parents and a good home, and I am sorry to say that I inoculated him with my own ethereal romances. He had involved his good father, and at last, had left home without the parental blessing. We both were stranded, and how to get to Europe or Africa or Asia was the thought uppermost in our minds.

"So finally Rupert decided to make one more attack on the Home Office. He knew an appeal would be of no avail, so he had me wire to his father, 'Rupert died this morning. Send five hundred to pay expenses and ship body.' After waiting an execrable length of time, we received a reply which read, 'Ship corpse C. O. D.' So we had to bid each other good-bye, and I went off to College, instead of to be an international tramp."

Now Billy was a man above reproach. Every base insinuation from the merest gossip to a criminal charge, he had brushed aside with as little trouble, and with as perfect composure, as a Jersey cow picks an industrious fly from her side with the cracker of her tail. He was conscious of having always been able to assail evil in whatever form it raised its head without having it thrown back in his face that he also was an aggressor. So he could do what other men could not. And he took especial delight in saying what other men could not. He could tell you he was a rogue, just as Hans Christian Andersen could tell you he was a fir-tree in the forest. Nobody believed any of the awful things he told about himself, but laughed them off as amusing stories.

A waiter on his round offered his wares, but Billy waved him on his way.

"Oh, Mr. Carrolton," said Mrs. Grant, "the duck is delicious. Do take some."

"I am no friend of ducks," announced Billy. "I once had the delightful task of carving a duck for five people. I did it so neatly, that when I had served the fourth, the duck was all gone and I was without. I had to explain, to justify my position without seeming to be ridiculous, by assuring them that I never ate duck. And as by some people's philosophy a statement may be equally true as to past or future, I had no choice but to make it future, if I wished to save my reputation for veracity. So I swore eternal enmity to ducks."

"How long have you lived in New York?" some one asked.

"I knew a little boy once," he evasively replied, "who had dreams. He was brought up in that scene of the busy world where everybody

dreams, and where dreams are brightest. Little bare feet and a swimming hole, a fishing rod and a shady nook beside a silver stream made life a miniature paradise. That was before Pandora's Box was opened, and all good children were fairies. It was far away from the strife of offices and market places, and only the birds and butterflies came among the fields of waving grain. The boy was happy. In every rainbow he found the pot of gold that most children cry for, but never know until it is theirs no longer.

"The boy had never seen the world. He believed that all it held was simple minded folk that loved their home, their country and their God. He thought that everybody went to church on Sunday, because he was always there and saw everybody that he knew. He was sure that everybody said their prayers, and then did their simple best to live the life they prayed to be helped to lead. He found it easy to forgive, because he knew not any man who had wilfully wronged another. His dream was of a man who was noble, good and true. Of a face that was wondrous kind, a heart that had time for everybody's sorrow and a help for everybody's need. He dreamed of pleasure, too, but of pleasure that he could give to little children his mother told him of, who had no brook nor chestnut tree, perhaps no mother—no home perhaps. Children that lived in crowded houses, without even the sun that so abundantly was his, that followed him like a playmate everywhere he went. He never dreamed of greatness, or of fame. To him the greatest man was one like his father, who brought a smile wherever he came; whose fair page of life had not one single mar upon its snowy whiteness. Or like his mother, to him more saint than woman, whose lightest wish was law to all her

loved ones, who thronged around her and vied with each other to do her all the homage bestowed upon a Queen. Who never slept, who never rested, but always upon some mission of kindness or of mercy, bent willing footsteps that never tired.

"The boy grew up in a home whose threshold was never crossed by strife or shame. The influence of the home had served its time, and then came the crucible and the mould. Four years of College Life work many changes, and many half-formed characters are burnt to slag in the fierce blast of temptation. The boy had gone from home to improve the mind in which simple life and the air of a pure and happy home had created a thirst for knowledge. There was no money to pay his way, for there were still at home many mouths to feed; and besides, the boy had been bred to climb his own hills and fight his own battles. He paid his way, which wasn't much, and finally received that grand diploma which recites in a language, dead but not forgotten, that he had risen from the Plebeian mass to the seats of the Mighty, and that his proper sphere in life henceforth was to mingle with the great and learned of all times and to enjoy the fellowship of educated men. And with this flowery eulogy, he was forthwith foisted upon a cold world of facts and figures."

"And what were his ideals worth there?"

"In their coinage, nothing; in his own, enough to make failure worth while. He naturally gravitated to the Nation's great whirlpool. He viewed the Bears and the Bulls as a healthy athlete views two opposing teams, each in perfect trim for battle. And after a bitter contest and a signal triumph, he was told that the Bears were beaten. But next day the same Bears were driving hard

against the same old line. Then the Bulls went down in ignominious defeat. But their bellows ceased scarce long enough to let them drag their horns free from the briars, and they were up and at it again. And then he saw another party in the game, a party that once cut down, was out of the running, and another innocent was led to the slaughter. The boy said, 'Is this life? Surely not the life I was brought up in, where people strove to help one another, and no man was really happy unless he had contributed something to another's happiness.' So he left the market place, and sought another sphere."

"Did his ideals suffer by the experience?"

"Not a whit. He gloried in the consciousness that when he left the ring, he carried with him none of its sordid treasure. Clean hands were his sole capital. For five years they have continued to be, and dividends are paid regularly in the shape of a light heart and a clear conscience."

The guests arose from the table and drifted slowly toward the ball-room. Billy unconsciously found himself taking a fatherly interest in a young and tender shoot who had in due course received the invitation addressed to Miss Elizabeth Manners. It took half the first dance for Billy to recall the name she had been introduced to him by, and then he led her out on the balcony among the flowers for a breath of fresh air.

"Mr. Carrolton," she ventured timidly, "was that yourself you told that story about?"

"Not exactly," he replied, in a reverie, "it was the story of the little boy in the dream."

"But didn't the dream come true?" she asked.

"I often wonder," he mused. "I really believe it's going to, for my faith in my future has ever been unclouded. Yes, I believe I will attain it."

"Have you ever been in love?" she asked.

Now Billy had been asked this same question times without number, and by actual count, he had one hundred different stock answers ready. But this time the question called for an entirely new sort of reply.

"Why do you ask?" he said.

She looked up at his handsome form that many a woman must have admired. To the frank, noble face and the big brown eyes that must have set more than one heart all on fire. And as she looked, she wondered at her boldness. Still she ventured on.

"Because you made no mention of it—if you had—in the story of the little boy or of his dream, and I wondered if you had not known how much it would mean to you in realizing that dream to have a woman that you loved and worshipped, and that would help you to reach your goal. And then——"

"And what then?"

"And what it would mean to any woman in the world to have the love of a man with such ideals, who was so true to the purity and memory of those days when every thought was pure and unselfish. She would be the proudest woman in the world to know that she had a husband whom the world could not conform to its compromises and its snares."

"Miss Manners," he said quietly, "no woman wants a man who is a failure. By the world's standard, that is my status. And though *I* consider it worth while, I am sure no woman could. I am a strong believer in the custom of chivalry that no man has a right to marry any woman until he has won his spurs. Would you want to marry a man, Miss Manners, who had done nothing worth while, who had no assured income,

and who might find himself forced to sacrifice his principles to save himself from having to sacrifice you?''

Miss Manners suddenly found herself in need of rubber boots. She had never had a proposal, and in her foolish little head, this sounded remarkably like one. She never for a moment thought that in Billy's reverie, she was merely a phonograph. To say ''yes,'' would be an unwarrantably bold presumption. To say ''no,'' would be an ignoble desertion of her contention, and in flat contradiction to the palpitation of her organ of affection. A high state of fear drove her to a frank confession.

''I would marry no man, Mr. Carrolton, who would sacrifice his principles for my comfort or my life. Such a sacrifice would drag me down to the same level, and living would then cease to be worth while.''

''I grant you that,'' he assented, ''but I could allow no woman to be placed by me in a position where a choice of those sacrifices was inevitable.''

She saw she was safe.

''Nevertheless,'' she argued, ''I still maintain that success to you will be a will-o'-the-wisp, until you have found the love of a good true woman, and have loved her with all the ardor that you love your ideals.''

A face appeared among the flowers.

''Ah, Mr. Spider and Miss Fly. Come, Billy, the Entertainment Committee is shirking.''

It was Mrs. Dunmore.

''The Entertainment Committee,'' he said graciously, handing Miss Manners to her through the flowers, ''has been doing valiant service. I give her my very heartiest recommendations. I have not been so royally entertained in years.''

"Don't mind him, Dear," said Mrs. Dunmore, "he's always saying foolish things. But come, you mustn't lose these dances."

Billy spent the remainder of the evening in a state of disquietude. He danced once with a girl who always bored him. With another who wanted to tell him gossip and scandals. With another who was an intimate friend of Malcolm Perkins, and he was afraid of contamination. So after faithfully doing his duty as a martyr, he found his way to the smoking room in anything but a pleasant mood.

"Fine allegory you told us at the dinner table, Carrolton," met him as he entered the door. "Who was the hero?"

"You must have been reading the Youth's Companion," from another.

"You forgot to tell us about your first chew of tobacco."

In truth, he was beginning to think his story *had* been frightfully incomplete.

"I came up here to rest and listen, not to talk," he said, falling into an easy chair and lighting a cigar. "It's somebody else's turn to talk now."

He listened to a rambling discourse on every subject on earth, and all the while, one question was running through his brain, What requisite to success did he lack? Principle, that was the one asset he had. He had never sold, mortgaged or pawned it. Energy, he had spent sixteen waking and eight sleeping hours a day at that. Billy was not a loafer. Luck, there was no such thing as luck. He did not believe in its existence. But somewhere, buried from sight in the strata that go to make up life, something was missing. He was seeking it with an ever-wakeful persistence. But he looked in vain for any sign of it

in the chatter of the smoking room. Perhaps the girl was right.

Billy was not among the last to bid Mrs. Dunmore good-night, thanking her for a most charming evening. Mrs. Dunmore thought she noticed an unwonted look on his face, and jumped at a conclusion, for which she was famous; but failed to hit the mark, for which she was *not* famous.

"Sorry I interrupted, Billy," she confided. "But I didn't tumble in time."

But he only put her further in the dark by saying, to her great confusion,

"You came in the nick of time. You always do come at just the right moment."

Alone upon the avenue, he strolled aimlessly down town. I caught up with him after a few blocks, and linked my arm in his.

"Billy!" I exclaimed, "if it's true, I want to congratulate you."'

"On what, dunce?" he asked.

"Oh, Mrs. Dunmore told me confidentially what she unintentionally overheard."

"Eavesdroppers never hear any good of themselves," he replied. "So much for Mrs. D. But I did meet a clever little girl, Joe, that gave me some good new material for a story."

"Did she accompany it with local color?"

"That's very ambiguous," he hazarded. "I don't know exactly what you mean."

"I didn't refer to paint," I said. "You know the proper way to remove paint is to kiss a chorus girl, but I didn't for a moment mean to accuse your *nova inamorata* of painting her face. But surely you must have inspired some real color in it."

"Bosh, Joe," he indignantly replied, "she's only a little foolish girl, but I happened to get

some good thoughts out of my chat with her. That's all."

The next night, I saw Billy again. I have somewhat hinted at the fact that being a Society Favorite was an invaluable meal ticket to him. No man is going to starve to death on four or five good square meals a week, and Billy's record never fell below that. To-night it was the dinner of a State Society, one of those heterogeneous organizations which meet every once in so often to do homage to the glorious State that they have outgrown, but which they still think is the only State in the Union where a decent man has any right to go to be born. Mr. Smith was there, in right of his father, who, with the cradle containing Mr. Smith under one arm, and his next-door neighbor's family plate under the other, climbed with some difficulty—but with much alacrity—over the intervening back fences in the dead of night, and ran the gauntlet to a more healthy climate. Mr. Jones was there, who, having made yearly migrations to New York to sell what he spent the remaining eleven months of the year collecting in Kentucky, did on one occasion lack the necessary fare to return. And as he had never since been able to raise it, he was present that night with his Brother Bourbons to do homage to his glorious State, whose fields were the greenest, whose women the fairest, and so forth. The Reverend Mr. Brown was there, who, if his speech were to be believed literally, had left the domains of Christendom to carry the light among the heathen. Do not for a moment think that I cast any reflection on Kentucky. Far be it from my thoughts. I freely grant you that with one exception, Kentucky is the fairest star in the galaxy of our National Constellation.

The first item of importance, passing over an enthusiastic hand-shaking and myriads of "Howdy, Colonel," was a cocktail. Not a common cocktail, but one that had to stand the test of connoisseurs, the Board, so to speak, of National Examiners. It was accepted and ordered spread of record. Then a dinner that must of necessity have emanated from some dear old nigger Mammy, way back in the kitchen with her snowy cap and apron. How it was praised and relished! And with what added zeal and fervor were those courses interspersed with the "Suwanee River" and "My Old Kentucky Home." Then more goods things to eat, and after coffee, the toastmaster arose and rapped for order, which was responded to in various ways and in varying degrees of demonstration.

"Brothers from Kentucky," he said in tones of patriotic reverence, "We have met here to-night to honor the State that gave us birth, and to renew the friendships that are made eternal by the common love of the Country where the Blue Grass waves. (Rah! Rah! Rah! One bottle of whiskey knocked over in the excitement. Promptly replenished.) There is no man among us who remembers his life in Kentucky who does not know the highest, noblest meaning of Home. Where others strive for sordid gain, or wander over the earth in search of what they cannot find, we have a home to look back into, nestled among fertile hills and beside quiet streams, whose every spot resounded with the merry cries of happy children and loving parents. Men lived there who lived for comfort, for happiness, whose only thought of gain was to lay something by for after years. Those years have told in the history of our great Republic. Kentucky has furnished those institutions that have been the fundamental stones in our National Edifice, that have made revered and

sacred the Home, for which we have fought, and for which every man of us is ready to fight again, and if need be, to die. (Three cheers, sounding like thirty-three. Much liquor lost. Supply, however, undiminished.) It is not my purpose here to take your time or to occupy your attention this evening. Many noble sons whom Kentucky delights to honor are with us to add their testimonial to her undying greatness, and to the undying love of all her sons to their Great Kentucky Home. So I yield to them their privilege."

Many rose. As many as could. All yelled like a band of Comanche Indians in a night attack. A toast was proposed to Monsieur le Président, and the clinking of glasses sounded like the fall of a tin-can factory until it was drowned in the strains of "Dixie." Billy entered into it all with an enthusiasm quite Kentuckian, adapting himself always to the present occasion.

Then came a turn, unhappily reserved a bit too long. It was the musical *pièce de résistance.* Every man had before him the words to "My Old Kentucky Home," and the orchestra did its best to coax the brethren into unity. But alas! they sang in too many different keys, and many of them held their paper upside down, though I am not sure that it mattered in the majority of cases. Most of the braves sat down after the effort in rather a sheepish manner, and the vocal production could hardly be voted a success.

Some dozen speakers testified in rapid fire order, each corroborating the others as to the main facts, and making the pretty compliments as confusingly innumerable as a field of daisies. They all referred in terms of love and adoration to the grizzled veteran who had carried his sword in three wars, who was reserved for the grand effusion. And who had emptied his glass a cer-

tain number of times half way between oblivion and infinity, in response to the repeated offerings of everybody present.

And then the toastmaster arose and mutely asked for what he did not get. He talked against great opposition, both from within and from without, of how Kentucky had furnished the leaders in the Forum and in the Field; of how the ancient, mediæval and modern history of our Commonwealth teemed with the deeds of her heroes and the laurels of her Statesmen. It was perhaps an echo of the multifarious toasts he had drunk that prompted him to say that it was Kentucky that had brought forth the Boone to our Pioneer civilization, and that she had not been represented in the National Forum by common Clay. And then he turned to the grizzled veteran who was the living picture of innocuous desuetude, and heaped his honors thick upon him. Whereupon the toastmaster subsided into that silent retreat from which he had defended himself only by the last heroic burst of nerve.

The living picture seemed awakened by the silence. He knew instinctively that he was expected. And grasping the crockery unsteadily, he rose to his feet amid the thunderous cheers of his fellow statesmen. Much glassware was here doomed to appear no more, for the General had a warm spot in every heart, and adulation surged on and on like the swiftly rolling waves of an angry sea. He found his voice at last, but did not recognize it. It seemed far away, but after a few successive trials, he ventured out.

"Brussers," he said fearfully, holding tightly to a neighboring orange, "Ken—tucky ish great—(hic) State. I—f—f—fought fer K—(hic) Kentucky lotsh timesh. B—b—besht shtate in—whole worl. Shree (hic) sheers fer K—k—Kentucky."

Lustily they were given, and long prolonged, but by the time they had subsided, the General had also subsided—under the table—and was nowhere to be seen. He was soon part way to the firing line again, however, fighting every inch of the way, when Billy, sitting next to him, was seized with a consuming desire to save the day. He gently laid his hand on the General's shoulder, thereby causing the old soldier to lay down his arms once and for all. Then he rose to his feet.

"Men of Kentucky," he said in clear and ringing tones, "No voice has spoken here to-night save of those who saw the light of day upon Kentucky's soil. It was not my lot to be born among you, but I have seen and lived every inch of those fields of blue-grass, those hills that stretch away into happiness and plenty. But though I was not born there, my father was, and reared to manhood among the men with muscles of iron and nerves of steel, men who from the infancy of America have forged into her institutions the principles of justice and clean hands. Of her history, little has been said here to-night. Of her importance to the Commonwealth of America, volumes could be written. In her life and in her warring growth, she has been peculiarly and distinctively American. Her songsters and her Statesmen, her warriors and her writers, have been no lukewarm adventurers to be sung by one generation and forgotten by another. The old Suwanee River, still flowing through Kentucky though its name be changed, shall flow on through every soul of us from childhold to old age, as long as America shall live to know the sound of music. The women of Kentucky, through wealth and poverty, through war and peace, shall live as the monument of nobility, of beauty and of patriotic loyalty.

"In the brief moment that I have to speak, I would remember one trait of old Kentucky, born in danger, bred in hardship, and triumphant in service. And that is the unselfishness of a race of Americans that labored, looking far into the future, seeing only the glory of their coming nation raised above all the governmental monuments of mankind. I see the mother with her babe, outside the rude block house, with few comforts and no luxuries. I see her lord and master tilling in the field, riding to the chase, crouching behind each stone and tree for the defense of his loved ones. He had a better heritage had he remained where white men lived in peace and comfort, but where would our national life have been to-day had he not braved the dangers of the wilderness? And I can see the dark and bloody ground all filled with waving grain, when tomahawks were buried and the red man had gone to lands beyond the setting sun. When worthy sons of sturdy sires took up the great battles of peace and wove into the everlasting fibre of our Constitution the principles of constructive citizenship. I see them at the bar, making justice a reality. On the floor of Legislature, Congress, Senate, demanding Justice to all and Liberty for all. And back of all, I see the influence of the Home, the fountain of all national life, its source forever pure, its chastity inviolate. And so, Brothers of Kentucky, I stand before you with pride that is rightly mine, the heritage of an honored State, whose name be ever bright and fair. Good-night."

To a man they rose and crowded about Billy. His "Good-night" had been most happy, in making it possible to dispense with any further spell-binding and with any formal adjournment. That he had saved the day was very evident; that he had acquitted himself nobly, was the universal decis-

ion. He was warmly congratulated, invited to have numerous drinks, but finally escaped, and we were soon walking up the Avenue, arm in arm.

I had just been complimenting him, when he signified his displeasure.

"What's the use, Joe?" he cried. "It's all damnably artificial. The glare of the lights, the good-fellowship and all make a fellow feel those things, but when he gets out in the dark and feels the tugging at his heart strings, it makes a fellow lose heart. I think I'll just go back to Kentucky, find a nice little farm and a pretty little country girl that never heard of riches or fine laces, and settle down for a long pull. I told the truth when I said that those were the people to be praised. I might also have said truthfully that they were the people to be envied."

"Billy," I replied, "Wait till to-morrow and you'll be different again. Come into the Club and look into the fire a while and you may see something."

"No, Joe, there's nothing in the fire for me. There's a light that doesn't shine out of fires, and if it doesn't shine for a man, he might as well lay down his arms."

## III.

If the winter days had been filled with interest and amusement, the bright Spring days that came in due course brought with them much that was fascinating and uplifting. There is so much of hopefulness and promise in the bright sun, the vanishing snows, the bracing air, that it inoculated even Billy, who was wont to follow the time-honored doctrine of *lassez-faire,* and believe that the seasons had to follow each other in rotation, anyway. On one of these particularly fine mornings he was strolling in the Park, when he felt a light tap on his shoulder. Turning about, he met the smiling gaze of a former friend who had decided it was better to work than to starve, and who accordingly had vanished from the ethereal world to take up his allotted place in the material.

"How much money have you, Billy?" he asked.

"Hard question," he replied. "I should have to refer you to my secretary for that." Then smiling, he asked, "How much do you want?" Billy never offered explanations until the proper time.

"I don't want any, Billy," he said, to Billy's great relief, "But I want to do something for you. Have you any life insurance?"

"No."

"Would you take some?"

"No, I don't see any benefit. Have to die to get it."

"Would you if it didn't cost you anything?"

"Now, that sounds well already. Proceed, Napoleon."

In short, Billy was offered a policy for any reasonable amount he might name, on which the first year's premium would be nothing. After

that, if he chose, he could let it drop, or carry it along at his pleasure. Sitting on a bench by the way, they filled out the application blank, which called for a policy for fifty thousand golden dollars, a date was set for a physical examination, and Billy and the agent went on their respective ways rejoicing.

He met me at a little Italian café where we had planned to lunch together that day, and laid the scheme before me in great glee. He saw no chance of immediate gain, it is true, but it had occurred to him that he was protecting his many creditors, who would be taken care of if he slipped the cable before the year was out. This seemed tangible enough to him to constitute a vested interest, and his own stock went soaring upwards. This was before the days when magnates and Captains of Industry were placed upon the rack and told to account for their tremendous business. Whether Billy's free policy was a money maker as an advertisement, does not appear upon the books of the Company, but he was duly examined, accepted as an excellent risk, and received a policy, signed and sealed, for fifty thousand dollars.

A few evenings later he was sitting before my fire reading his newly acquired policy, when he startled me by jumping to his feet.

"What's up now, Billy?" I asked.

"By Jove, Joe," he exclaimed breathlessly, "This thing says it has a borrowing value!"

I smiled. The same thing had once occurred to me.

"That sounds like something for nothing, Billy," I said. "How much does it say you can borrow the first year?"

He looked long and hard. Finally he quietly sat down.

"Can't borrow anything before the third year," he announced. "But surely there ought to be some way to work something out of it."

"If anybody can do it, Billy," I said "It is you."

He was in an office downtown the next day, when one of the inevitable, irrepressible agents for accident insurance came around looking for an applicant. The friend on whom Billy was calling, seeing an easy way out of a bad situation, sicked him on to Billy, upon whom he levelled his broadsides with as much ardor as if Billy had had ten thousand a week. Billy was looking for information. The agent was delighted.

"Sixty dollars a year," mused Billy. "Worth it, sure."

"And benefits in accident and sickness that no other company can offer," added the agent.

"Now I'll tell you what you do," said Billy decisively; "You give me your card, and in about sixty days, I'll send for you and take out this policy."

"No need of that, sir," rejoined the agent, quick as a flash. "You had better have the protection afforded by the policy meanwhile." He drew a blank note from his pocket. "Just make out this note for sixty days, and the policy is delivered to you at once."

Billy hesitated. Not from choice, but from diplomacy.

"Suppose the note isn't met?" he asked with a smile.

"Policy is cancelled and you have had the full benefit of the insurance for two months."

This was too dead easy. None of his own juggling either. It was forced upon him much as the captain of a merchant ship might sail into the company of a pirate, make him residuary legatee

of his valuable cargo, and jump into the sea. He signed his name to the note with a flourish, winked good-naturedly at the "value received," and made a friend for sixty days—anyway.

An hour later he narrowly avoided a collision with a big touring car which bore down upon him. Of the quick or the dead, he preferred to belong to the quick, and jumped accordingly. Not that Billy lacked nerve. He had a head that would have done credit to many a Captain of Industry, or a master of high finance. But being one of those ethereal beings who live by their wits, he religiously avoided the "over-exercise" occasioned by unnecessary effort. This charming class of men takes life very easy. They are never rich because they never see beyond the present need. They are never "broke," because their phenomenal nerve is trained to stand by them in emergencies. And the world admires nothing more than nerve. It may stand aghast, it may rise in protest, but like the man who hears the gruff summons to hand over his money on a lonely street on a dark night, it delivers the goods and does the big talk afterwards. Like the large and well-intrenched garrison which surrendered in the night to the handful of starved besiegers who made a noise like a mountain of wild-cats, it follows instructions, then cries out in its shame, and ends up by admiring the daring and courage of its despoiler.

He counted up what it cost him not to get hit, and with a sickening thought, lamented his agility. What more pleasant "vacation" than a vacation in bed, with a bevy of pretty girls bringing you flowers and sweetmeats, reading books to you, holding your hand, and the big fat insurance company keeping the doctor bill, the rent bill and every other bill paid right up to the scratch?

After this, numerous autos bore down upon him, but they always slowed up and turned out to pass him with a good round volley of well-deserved abuse.

Sauntering up the street in the warm sunshine, he came to the abrupt conclusion that all this recent good luck deserved celebration. He was a man of affairs now, with his life insured for fifty thousand dollars, and for ten thousand dollars in case of death by accident. He had already begun to think of it as money in the bank. First he thought he would deposit the two policies for safe keeping at a bank where he was not known, on the chance of establishing a line of credit. Various other schemes occurred to him. At last, he found one that seemed something like plausible, and he hied at once to see his landlord, Old Solomon.

"Solomon," he chirped cheerily, "Got a business proposition for you."

"Vine, Meester Carrolton?" fawned Solomon rubbing his hands together, "How much rent you vant to pay?"

"Rent!" growled Billy, "You old skinflint! I'm paid up to next month, isn't that good for a while yet? I have a chance here for you to make a clean fifty thousand dollars. How much will you give me for it?"

"It debends on the schances."

It was the only scheme that had appeared to lend any present value to the life insurance policy.

"My life is insured for fifty thousand dollars, Solomon,"—Solomon went into a trance—"And the premium is paid for the year—up to a year from to-day. The chances are at least one in a hundred that I will die within a year, and that makes your chances of getting fifty thousand dollars worth five hundred. I will assign it to you

for the period of one year, and you will give me five hundred dollars."

"Let me see," said Solomon, coming to, "If you die within one year, I make feefty tousand dollars. If you are alive in one year, you have my fife hundred dollars, und I lose."

"Well, if I die, don't I lose?" demanded Billy.

"I cand't see it," said Solomon.

"Well," replied Billy, somewhat disappointed, "You always like a gamble, and I thought you would like the chance of making fifty thousand dollars. You'll live to be a hundred."

"I tell you vat I do," bargained Solomon, "I gif you feefty dollar. *You* cand't die."

"Make it a hundred."

"Feefty dollar."

"All right," assented Billy, and Solomon proceeded to count it out close to his shirt front.

"You vant to pay some rent with this?" he asked.

Billy's expression needed no interpretation. He signed the assignment for the period of one year, which both of them labored over for half an hour, after Solomon had carefully read every word of the policy and looked at the unpaid-for receipt. Then Billy walked out into the Spring-time with a jubilant heart and fifty dollars. It was hard to tell which was more pleased, he or Solomon. Solomon evidently expected to renew his bargain one year hence. Billy had at last discovered how to make something out of nothing.

The question of a celebration was not a fancy now, for he could celebrate royally on fifty dollars. He ran over his list of social creditors, and found it surprisingly large. He could give a dinner, a dance, a coaching party, a yachting cruise and a house party, and still leave many social debts unpaid. Casting about for a suitable entertainment

for a modest sum, he climbed onto an open car which was wending its way towards where he lived. Everybody seemed to want to ride on an open car, and seats and standing room were both at a premium. He gave his seat to a lady, and contented himself with standing on the step, absent-mindedly pondering on his coming festivity.

"Look out there!" shouted several men.

He didn't hear, or if he did he didn't look out, for a large van wiped him from the step and sent him sprawling in the street. Nor was that all, for a messenger boy on a bicycle got his sprocket wheel mixed up in Billy's coat, and to mud and dirt were added rips and tears. Finally an industrious Dago with a hand cart, peacefully singing "Orange-a-banan, orange-a-banan," ran over his head gear, and made a visit to the hat shop an act of necessity.

"I'll make somebody pay for this!" he announced angrily, as dirty and torn, he clambered back onto the car. But the van was gone, so was the messenger boy, and the Dago was execution proof. Then he thought of the accident policy, but with all his power of reasoning, he couldn't make himself believe that he was hurt a particle.

He reached home and replaced his damaged apparel. Then he sat down to take up the thread of his interrupted meditation where he had abruptly left it off. His accident had cost him the greater part of his fifty dollars, but that should not interfere with his plans, when once he had made up his mind.

The cheapest form of entertainment that suggested itself to him was a tea. He could work in all the girls, and if the boys wanted to drop in, they would be welcome. On account of the stringency of the money market, he would invite them by means of Burton Matthews' telephone,

and this in itself would lend to the informality. A few fresh flowers and what the party would regale itself with, would be the only expenses.

The afternoon came, bright, warm, cheerful—just like Billy. The girls arrived in excellent spirits, and Billy found himself again in his element, looking after their happiness. Among his guests were several pretty little maids he had never met before, friends of some of his guests who had asked if they might bring them. Billy, with the eternal feminine always in his mind, looking for the unfound "She," threw wide the gates, and gave *carte blanche.*

The first one he made up to was a dream from far-away France. She spoke excellent English, but Billy would have none of it. He found out her native city, told her the names of the streets, described the pretty corners of it that he had read about in books, and then felt a malicious satisfaction as he watched her nearly throw a fit in her ecstasy of glee. It was so good to find somebody who had seen the moonlight stream over her own dear home. And had he seen the café on the hill just outside? What, the Café Marie Louise? Why, that was where the Petite Joliette made her first appearance. The sunny little French girl clapped her hands again. Billy was called away to minister to somebody's wants, and mentally marked his latest acquaintance with an "XY." Which stood for "X cellent, but not Yet."

The next one was a broncho buster from Colorado. He flattered her by telling her that he could not believe that those dainty hands had ever held the bridle over a maddened mustang, or lashed a frightened herd into subjection. But she only laughed and said she would like to see the horse she could not ride. He found that she knew the poetry of the plains, as well as the hard-

ships of the trail. She was interesting, but not *the* girl.

The third one took his breath, if she did not take his heart. She was gentle, refined, cultured, knew the songs of the poets and the voice of nature. With a ripple of laughter she told him she thought she had been born on a horse's back, as in the sunny South, she had lived out of doors where roses grow on everybody's cheeks. There was nothing of the reckless spirit of the Western girl, nothing of the independence that lends itself to the woman of the frontier where she so often has to be her own protector. But it was rather the free spirit of the child who has never known what it is to fear or to doubt, but who, just the same, craves human affection, and first, last and all the time, wants to be loved. Billy talked long with her, or rather, he let her talk to him. She seemed to possess more nearly the requisites of the Lady of his Quest than any he had yet met. So he sat beside her, until startled by the sound of the clock, he set out to look for the viands.

He experienced a spinal chill as he looked into the room where two hours before, everything had been in readiness for a convivial feast. Now the cupboard was bare, and mental calculations had to be mighty quick. If it was a joke, it would, of course, turn out all right. But the servant was gone too, and Billy knew neither his name or his prison record. He walked into the hallway with a sickening heart, to see if he could strike a scent. But he struck no scent. Have you ever been on a train when the conductor came around, reached for your ticket and found it missing—with all your money at home in the bank? Or have you ever invited the apple of your eye to a luscious dinner, ordered with a prodigal abandon, and then discovered you had lost your wallet and

had to borrow the money from her to pay the bill? Well, Billy was up against a game thirty times as hard as that. For he had to face thirty girls, each of whom could no doubt eat a house, and each of whom had no doubt been enjoying the fragrant aroma of the missing delicacies for two hours.

When a General goes out to reconnoitre, takes a peep into his pet intrenchment and finds it snugly filled with the enemy, he does not tear his hair or put on sack-cloth and ashes. He sits down on the nearest stump, takes out his lightening calculator, and proceeds to overthrow the laws of Nature, warfare, or whatever stands in his way. So Billy scratched his head, had a short session on the fire escape, and then walked in and took up his stand with his back to the fireplace to deliver the principal address of the evening. He would explain his misfortune, throw the blame upon the dishonest servant, beg his guests to pardon the unfortunate results, trusting to their largeness of heart, and depend on the saving grace of humor to extricate himself from a pitiable situation.

Without apparently attracting any attention, he swallowed a lump in his throat. Then he swallowed another. It was hard. Then he caught sight of the servant through the doorway, and ran and fell on his neck—with both hands.

"Monsieur! Monsieur!" gasped that worthy.

"What do you mean? Where have you been?" demanded Billy.

"Ze lady—ze lady ask me to go to her *maison* wiz ze note," he explained, gesticulating wildly.

Billy looked at him impotently. He knew he had been sold. And he could not be so heartless and cruel as to ask the man to point out the culprit. He therefore stopped to beg the pardon

of the man whose death by choking he had so nearly accomplished, and turning, entered the room with his guests. Everybody there appeared to be having a fine time, each with a plate of cream, with cakes and candies in abundance. One of them stepped up to offer him a plate, which he accepted without a comment, except a humble "Thank you." One of the damsels was calmly making the coffee near the window seat, and he could find nothing to say.

"I'd like to see somebody do that to me, Mr. Carrolton," said the Miss of the Frontier.

"I'll give you my power of attorney and let you act for me," he replied smilingly.

"I promise you it wouldn't be polite," she said.

"If you feel as hurt as you look, Billy," said Gladys Stevens, "I shall be almost sorry for my part in it."

"And what was your part?" he asked.

"I sent François up to my house on a wild-goose chase."

Billy mentally pictured Eighty-seventh Street.

"You didn't make him *walk* clear up there?"

"Certainly. I figured that he would be gone just long enough, but he wasn't, by only a few minutes. He has done lots of things for me. I can always depend on François."

"That's more than I can do, François," he said, nodding towards the meek-looking Frenchman, who thereupon started in upon a voluble explanation, but was cut short.

Some of the boys dropped in, and after a pleasant fête, the party broke up and Billy found himself booked for a theatre party where, to his extreme surprise and pleasure, when he got there, he found himself seated next to the girl who had been born on horseback. He discovered himself taking a most active interest in her. When she stopped talking, it was as if the lights

had gone out. Still he didn't feel exactly that this was the "She" that he was in quest of. He could not tell why, but she appealed to him as one who could be a mighty good friend.

He glanced at her hands. She wore no rings. He looked at her critically, judicially. Then he shook himself and looked for a moment at the stage. No man, he was sure, could look so at a girl if he loved her. There would be a different sort of attraction, and yet he could not name any attribute that this girl lacked. Between the acts, they walked together in the foyer, and when they were seated again in the box and the lights went out, he tried to peer through the simplicity and the sweetness of her manner, which was its own reserve, to see what she held towards him.

She had evidently informed herself well as to the details of Billy's picturesque existence, for she talked to him as though she read his mind. But through it all there was a tenderness that showed that she was a total stranger to satire and ridicule.

"I am going to have a visit soon from my old chum from down South, Mr. Carrolton," she told him, "And we are going to have a house party at my Aunt's home on the Hudson. I'm sure you'll come and spend the week with us, won't you?"

Billy accepted on the spot.

"And I know my old friend will interest you very much. I really expect you to fall in love with her," she added coquettishly.

"I'm always willing," he said, smiling.

"But seriously," she continued, "She is just the sort of girl I would expect you to be very fond of. She is brilliant, witty, rosy cheeked and strong, and I don't believe there ever was a kinder heart in the world."

"May I ask her name?"

"Dorothy Lee."

"Well," he said, "I shall await Dorothy's coming with a great deal of pleasure. You must know that I form ideals that are hard to reach, and I shall paint my image of Dorothy very bright."

"I challenge even you to overrate Dorothy in your ideal," she laughed. "I have a premonition that she will capture you."

Billy had the honor and the pleasure of seeing his entertainer to her abiding place, and as he bade her good-night, he felt that the day had been very full indeed of Miss Betsy Page. He dismissed the carriage at her door, and started down to meet me at the Club to talk it all over. As he passed in the deep shadows of a darkened *porte-cochère,* two belated females sought to intercept him. Stepping aside to pass them by, he felt a hand on his arm, and one of them in a voice truly pitiful said,

"Please, sir, could you help us just a little? We haven't any home or any money, and we want to get a place to sleep."

Billy stopped out of sheer sympathy. Then he shook off the feeling and said ironically,

"Your hands cold? Want to put them in my pocket a minute to warm them?"

"We're not that kind of girls," rejoined one, "We're respectable if we *are* poor."

He already felt a hand stealthily moving about in one of his pockets, and suddenly remembering that there was not so much as a farthing in any of them, he meekly and innocently submitted to the ordeal, and chattered along, apparently blissfully ignorant. When the operation was completed, he started to move on with a cheery "Good-night," but he was dismissed with,

"Oh, go on, you're a cheap skate anyhow."

He chuckled merrily as he walked along.

"Pockets picked and nothing in them! Ha, Ha! That's about as good as getting arrested for stealing money and then have it turn up. I wish that pair might run afoul of Malcolm Perkins now!"

He laughed at it again as he drew up his chair in front of the fire to tell me about it. Though the days were warm, the open fire still felt good at bed time. Billy pronounced the day a complete success from first to last. To be sure, his creditors had lost their only chance for the present year —and most likely forever—but they were all able-bodied men, and didn't need such heavy protection.

He told me about the coming beauty and the house party.

"Up to your old tricks again, Billy!" I said with a laugh, and yet with an inward hope, for I felt that it was high time for him to settle down and make some nice girl happy, out of the myriad that had set him on a pedestal.

"Will we go?" he asked.

"I'm not asked," I replied.

"Well, you shall be," he rejoined, "For if I didn't have my old Guardian there, it wouldn't be any house party at all."

Together we built castles in the air, while one by one the lights went out around us. Billy was a Master Mason on air castles, an artist of the finer fabric of life, of the stuff that dreams are made of. He was a man who could see the faces in the clouds, hear the music of the spheres, and yet his heart beat just as fast and his blood flowed just as warm as any man's that ever lived and loved. Like the little girl in the wretched hovel, that Dickens tells about, he could read the future in the fire, could see the living embers spell out only happiness and success. But all things human must have an end, and they finally put us out.

Billy was tired and so was I.

"A car for me," he said, and I tacitly joined him. Within it, was a motley crowd such as one generally sees in a New York street car after midnight, a series of studies in expression. There was the ubiquitous woman with the baby that ought to have been tucked away in bed six hours before. A triplet of convivial gentlemen who, if they had wives, had lectures at home awaiting them. The peaceful looking old gentleman with the family provisions, who was taking a nap preparatory to running ten blocks beyond his street. All these and many more changed the atmosphere so much that we sat silent, not caring to speak. Finally the gentleman who was asleep awoke. So anyone else would have done who happened to be in a like state. Whether a cyclone occurred, or a collision happened, we were not advised. But we were all thrown violently into a heap, the lights went out, and chaos reigned supreme. It seemed that a switch had been left open, and a car which should have gone in another direction left its orbit long enough to do the damage. I clambered out as quickly as I could, and waited for Billy to appear. But Billy did not appear. I waited anxiously, and when they carried out several prostrate forms, I saw that one was Billy.

"Billy!" I cried, "You're not hurt badly?"

"I think my neck's broke," he said calmly.

Several ambulances were already on hand, and into one of these they bundled Billy, willy-nilly. He begged so hard to be taken home instead of to a hospital, that I finally added my entreaties to his, and he was soon lying in his own bed, though far from comfortable.

His own doctor came soon, and after what seemed to me a very brief examination, he bade him good-night merrily, and closing the door after him, came out to talk to me.

The flowers that scented the room were still there from Billy's reception. Next day there were more flowers, but Billy did not put them there. Kind hands and kind hearts were there in profusion, and if nurses could cure, Billy was assured of a speedy recovery. But his old story of getting sick so somebody would come and sit by him and hold his hand, did not work out. I am sure no girl likes to exercise that tender care over a man who is in his dreamy delirium saying sweet things about some other girl. And Billy, from the train of thoughts of the day before he was put out of commission, mused upon the name of Dorothy Lee; and as the fever held him he saw but one face, and that was his picture of her.

Oh, sweet forgetfulness, in which we live a lifetime in a moment, without a care, without a sorrow! Where every rose is tinged with gold, and every thing of beauty is upon a pedestal! How fair the face of her who wears the crown of sweetheart, who speaks from out oblivion the words the starving soul is thirsting for! A barrier, firm and true, keeps out all that would mar, all that would burst the bubble and let in the world of facts and imperfections to wander among the flowers and pluck them ruthlessly from their fairy branches.

Billy awoke more silently than he had been put to sleep. Several of the fairies of his dream were putting the finishing touches to the flowers, the curtains, the everything that was available, when he quietly announced "Good-morning." They all turned at once, and in a chorus, seemed to ask,

"How is Miss Dorothy Lee this morning?"

The snowy whiteness of the pillows accentuated the blush on Billy's cheeks.

"I don't know any such person," he announced.

A hearty laugh went up all around.

"The idea, Billy!" said Miss Manners, seriously, "Would you go back on the only girl

you ever loved? The one you have been waiting all your life to meet and make your own?'' And then they all laughed again.

The drinks were on Billy. He didn't need to be told that he had been saying foolish things, so he laughed with the rest. It mattered little to the fair ones gathered around him that he had set his heart on another girl, for they were all sisters to Billy, and he openly declared his full appreciation of the obligations resting on him as the head of a large family. True, he did wonder who had been paying the bills lately, but modesty and diplomacy as well prevented any display of curiosity.

Spring days are wonderfully suited to convalescence. Motor trips along the winding river roads in the balmy air and the bright sunshine will make an old man young, to say nothing of making a sick man well. Old Solomon had lost his fifty thousand by a hair, for Billy was on the royal road to health. It was one day when we were seated at lunch at Claremont, looking out over the river, watching the little yachts flying up and down, that the thought occurred to him. It was some thirty seconds later that he jumped up with a joyous exclamation.

''What's broke loose now?'' I asked him.

''I've beat that blamed Accident Insurance Company, so help me Jupiter!'' he cried. Then on second thought, ''And I was riding in a street car and get double damages!''

I surely thought the excitement would cause him to have a relapse, and if he had thought of the benefits to be derived therefrom, perhaps it would. It was a wonder he did not announce a celebration. But from the quiet and absorbed way he took his seat and resumed his lunch, I was more than half inclined to believe that he was saving up to make adequate preparations for the arrival of Miss Dorothy Lee.

## IV.

It was a rare beautiful day in June, a day when all nature seemed to overflow with joy and gladness, that a merry party found itself in possession of the villa on the Hudson. Far away to the north, the river stretched among the hills like a silver thread. The chug-chug of the river steamers passing by came with a faint murmur from the water far below. The big house with its wide verandas and its ivy-covered trellises bespoke a homelikeness that gave promise of many happy days to come.

Billy Carrolton was waiting beside the driveway with a nonchalant air. It was evident that some bit of social masonry lacked the necessary keystone to allow things to move with safety.

"Ten minutes more, Billy," shouted one of the boys, "I think I can hear the machine now."

"Shut up," retorted Billy. "You're a great bunch of asses. I'm trying to figure out what's become of my baggage."

"I expect it got burnt up in the San Francisco earthquake," suggested one.

"I'll lend you a pair of pajamas," suggested another.

Billy had blood in his eye when he was attracted by the arrival of more newcomers. His friend Miss Betsy Page was approaching with a dream in white.

"Mr. Carrolton," she said bewitchingly, "Here is the treat I promised you." Billy flushed. "Mr. Carrolton, this is my old friend, Miss Dorothy Lee. I know you'll be awfully good friends." And Betsy Page departed.

For once in his life, Billy was at a loss. Here was a sudden appearance of a girl he had

been longing to see, and he didn't know exactly whether so to inform her or not. On her part, she had been told tales of a modern Knight in armor, master of every situation, and she expected to hear him launch out at once. So it was inevitable that after what seemed a long and awkward wait on both sides, both started in at once, and both as hastily beat a retreat. Then a laugh which dissolved the restraint, and Miss Lee ventured, with a smile,

"You are not living up to your record, Mr. Carrolton. I was told I wouldn't get much chance to do any of the talking."

"On the contrary," he replied, "I am a much maligned young man, and if I lived up to all my records, I would be a monster, I assure you. Shall we walk down the hill?"

"Anywhere you will take me," she answered musically. "Betsy says you're an excellent guide."

Now Billy made a sad mistake. He was going far out of his ordinary course—the natural one—and was trying to dissect the divine Miss Lee on the basis of his expectations, and of the flattering reports he had received about her. He could not say that he was disappointed—far from it—but he was using his head instead of his heart. And when any man does this, the lady—whoever she be—must necessarily suffer in consequence. He had made up his mind to fall in love with Dorothy Lee—in fact he had already fallen in love with her; but it was with the Dorothy Lee of his dreams, and now he had to cut loose and tie his hawser to another craft. He was certainly revelling in delight as he led her back to the main army, and luncheon was announced, and just as certainly was he made well aware that he was the cynosure of all eyes. The *Raison d'être* of the occasion

was to watch the progress of Billy and his *affaire du cœur*.

I must confess that I felt peculiarly snubbed when Billy withdrew from me his confidence. Whether in joke or in earnest, I always looked upon myself as his best and truest friend, and I somehow felt hurt at his coolness towards me. He acted the rest of the day as if he were on the defensive with all mankind, and perhaps justifiably; so it was not until bedtime that we found ourselves together and alone. Clad in my pajamas, and lighting a cigarette, I flung myself down upon a couch which I had pushed beside the open window.

"Well, Billy, what have you learned to-day?" I asked. No answer. I craned my neck and saw him sitting beside a writing desk, his feet in the air.

"Is it a crime to read somebody else's letter, Joe?" he asked.

"Certainly," I replied.

"Even if there's no name signed to it anywhere?" he pleaded.

"It isn't yours," I argued.

"No, but it isn't anybody's," he answered. "It's a clear case of abandonment, and can't hurt anyone. Will you listen to it?" Reluctantly, I assented.

"My own Treasure," read Billy, "I wonder where you are to-night, and how you think of me, if ever your thoughts do happen to turn to the little boy who lost the whole world when he lost you. He is still here, Darling, true as steel to you yet, and always shall be. Love can come but once, and while I have life, I shall love you always. Life has grown brighter lately, as I have looked it all

over and started on a new course. Not that I do not think of you as much, but more. It took an awful effort and determination, but I mastered it; and if God so wills, I shall come to you and take you some day for my own. He knows best, and we cannot question His ways. He will always keep you as good and pure as I have always known you, for I have asked Him.

"The bright Spring sun is shining again on the old hills and paths that we wandered through together a year ago. The very breeze in the trees was music to me then, when my whole being was one prayer to you to be always and only mine. I heard no other voice but yours, though those there were that called me from your side. The whole world I threw away, content to be only with you and let you lead me on. Home, friends, all, I threw aside, and even now, as I wander down life's pathway, alone in sorrow, I am content to be alone with those dear memories of you.

"I still have the old dreams, sometimes, but your voice does not call to waken me. I find myself again in the cold world of the forgotten, and your sweet voice, as I have heard it in my dreams, rings in my ears all the day with the bitter sweetness of rejected love.

"I do not blame you, Dear, not once. I tried so hard to be worthy of you whom I placed before all others, and if I was not, you did right. You must be the judge of him who is to lead you by the hand through life, and he must be strong, and good, and true. Love you more than I do, he cannot—not though he gave his soul for you. I would do as much.

"Your old letters are my only comfort. I read them through and through, and they tell me that once you did love me. They are all I have left.

"God will keep you, Darling, and some day, in Heaven if not on earth, you shall again see

YOUR SWEETHEART."

"Lord, Joe!" he exclaimed after a moment's silence, "What must it be worth to experience a love like that? I don't know who the poor devil is that lost his girl, but to have inspired a feeling like that, she must have been a marvel."

"Not at all, Billy," I corrected. "Simply that he loved the girl with all his soul. That is the sort of love that ennobles a man, even if he loses her. It isn't the physical or mental attributes of a girl that touch a fellow's heart, but something entirely different. It's an attraction to which only his heart can respond. But tell me, how did you find Miss Lee?"

"I didn't find her," he said disgustedly. "All I found was that everybody was having fun at my expense, and I half believe she was in on the game. I didn't really have time to study her."

"Glad you didn't," I laughed. "That's the wrong way."

"She is as pretty as a picture," he vouchsafed, "Cultured, charming in every way. She is just the style of girl I like, but I know she thinks me a confounded idiot. I acted like a fool under all those jeers and I know she felt uncomfortable. But Joe," he said, returning to the letter, "I'd almost be content to lose out too, if I could have a love like that."

"Well," said I, "Go to bed, and maybe you'll find one to-morrow."

Poor Billy went to bed, but not to sleep. Between his annoyance, and his effort to make the real and the pictured harmonize, he passed a restless night. When morning came, he looked a little haggard, but smiled as he prepared him-

self for the second round. He was trying a hard game. The charms of the renowned Miss Lee were surely telling. But in it all, the real Miss Lee was pitted against the Miss Lee of the past four weeks to Billy, and my only wicked sport was in watching to see how soon the phantom lady of dreams would strike her colors.

At breakfast, Billy evidently resolved to beat his tormentors at their own game. He was as usual talkative, and unusually gay and light-hearted. Every pungent shaft directed at him he turned off with an appropriate bon-mot, until even I began to lose heart, and fear that perhaps the game had succeeded in bringing about its own defeat. For if any weapon has an unbroken line of victories to its credit, it is ridicule. In politics, in government, in society or sport, it is used by Press and public to defeat the hunter of the object of his quest. And I truly believed that I was more interested in Billy's victory here than was he himself.

He had just denominated one of the gentlemen present as an ass.

"No, no," was the reply, "You can't make an ass of me."

"No?" queried Billy, "Perhaps you're like the man who found himself in jail and sent for his lawyer, who listened patiently to the prisoner's explanation of the case. 'Why,' exclaimed the lawyer, 'They can't put you in jail for that!' 'But,' expostulated the prisoner, 'They've already put me in jail. I'm here.' 'Well,' said the lawyer, 'We'll see that you get justice.' But the man replied, 'Don't do it! That's just what I'm afraid of.' You'd better not appeal."

Billy hunted up Marion Lewis and took her off in a canoe. He would let somebody else play

cosy-corner for a few hours with Miss Lee—if they could. He was beginning to think house parties an awful bore.

"I'm going back to New York to-night, Marion," he said, as he drove the canoe fiercely through the waters of the little lake.

"Oh, you silly boy!" she exclaimed, "Do you think I'd let these geese get the best of me? Don't say a word!" she ordered with a wave of her hand, as he attempted to interrupt her, "You haven't a particle of business in New York. You are simply running away from them."

"Tell me," he asked, "Isn't is all a set-up game?"

"Yes," she answered decisively. "And would you throw down your racquet in a game of tennis simply because your opponent announced that he was going to make you fight if you wanted to win out?"

Billy didn't think he would.

"How much does Miss Lee know of it?" he asked.

"Absolutely nothing," she replied. "Nor would anybody else if you hadn't talked it yourself. There's no malice in the game, Billy."

"All right," he smiled, "I'll play it out. But remember, I'm not committed. I never saw her till yesterday, and I never said I was in love with her except in my delirium, when a man has a perfect right to say anything, and which was also before I ever saw her."

"What do you think of her, Billy?"

"That's not fair," he answered.

"Why unfair, Billy?" she queried. "Have I indulged in any of the fun they have been poking at you? Have you ever had any truer friend than I? I'll promise to stand by you if you'll

promise to make me your confidant. I think the little girl is a jewel."

"So do I," he acknowledged, "A whole cluster of them. But a man must have not only one whom he loves, but one who loves him in return. A jewel is too one sided."

As Miss Lewis was landed at the float, Miss Betsy Page begged for a ride. The begging was unnecessary. "Chapter two is coming," he said to himself as she nestled herself among the cushions.

"I'm ready for a letter of recommendation, Mr. Carrolton," she said smiling, as he wheeled the canoe about and sent it flying out into the lake.

"To all whom it may concern," he began, seriously, "This is to certify that Miss Betsy Page is the sweetest girl I know——"

"No, no," she drawled, disgustedly, "You know I don't mean anything like that. I want an unbiased report on the girl that I brought clear up here from Virginia, just for your especial benefit."

"I'm afraid my report would not be unbiased," he said with a smile.

"Well," she responded, "That's encouraging, at least. But I want a more detailed report."

"Want to give it to her?" he asked.

"No, sir, I expect you to do that yourself. Or else you're not the great artist I have been led to believe, and that I give you credit for."

"Miss Page," he said at length, "Perhaps you can give me some good advice. I am very much in love with a girl, though I have almost given up hope of winning her. She is beautiful, she is kind, she has a heart too great for any wrong or any selfish thought. When I see the love that is

in her eyes when she looks at me, I would give all earth and heaven to call her mine.''

''And what does she say when you tell her that you love her?''

''That is a thing I may not say to her.''

''For shame!'' she cried. ''A man that cannot tell a woman that he loves her is not half worthy of her.''

''You forget,'' he corrected, ''I never said I was half worthy of her, and I most willingly admit that I am not.''

''Your tale sounds more like poetry than prose,'' she said. ''I believe you must be talking of your 'ideal woman.' ''

Billy laughed.

''You have guessed right,'' he confessed. ''I'm still looking for her.''

''And you'll never find her,'' rejoined Miss Betsy Page. ''When I went to school, they gave us a long bunch of X's and Y's and told us to find the answer. That's what you have to do, for no ideal girl can ever love you in return, and that's what you're hungry for. How many of the X's and Y's have you found in my little friend, Miss Lee?''

''Stacks of them,'' he answered. ''And if I had met Miss Lee in her native haunts, I have no doubt that I would have capitulated entirely.''

''What do you mean?'' she asked.

''May I tell you in confidence?''

''Certainly.''

''Only this. In endeavoring to gather the fragrance of this sweet little rose bud, I have had a myriad of thorns kept busy to disturb the proceeding. You know,'' he said laughingly, ''I give every girl a fair chance.''

''You conceited wretch!'' she gasped.

At length, the Queen sat on her throne. Miss Dorothy Lee, with her wavy brown hair blowing about her bewitching face, lay comfortably among the cushions while the paddle lazily pushed the little boat along. If any one was innocent of plot or prank, he was sure it was she, as her big brown eyes looked frankly into his.

"I never thought the North was half so nice as it is, Mr. Carrolton," she told him. "This is my first trip, and I feel that I've lost so much in not coming before. I thought Northern people weren't nice."

Billy felt a queer sensation of freedom—of the wild abandon a tiger might feel after years of pent up misery, at finding again the liberty of his unruled kingdom. He sent the little craft along like an arrow in his ecstasy, and said laughingly,

"I think you were right. I'd lots rather tell you how nice the Southerners are."

She was truly innocent.

"Do you think so?" she asked.

"Well, some of them," he said, in mock reflection. "If many more of them like you and Miss Page come up here, I'm afraid we'll have to fight the Civil War all over again on a different issue."

"That would be jolly fun," she laughed. "It would be like the old days when every lady had somebody fighting about her. That used to be the way in the South, but the men have all grown too lazy and quit."

Billy took the count. He was captivated by the sweet, musical voice, with the fascinating accent that none may acquire, but many imitate. He held his peace and was rewarded.

"And everybody up here does something clever. Oh, I'm going to see your drawings and read your stories. I've heard about them."

"My drawings are mostly on my imagination," he said, smiling. Then he suddenly thought of one inscribed, "Miss Dorothy Lee," a forethought of what she was going to be like. As he compared the original before him with the absent portrait, he was forced to a confession that he had fallen far short. "I only draw for my own amusement. They are not worth showing."

"I'll be the judge of that. And what are your stories about?"

"What would you expect the stories of a romantic youth to be about?"

"You hadn't told me you were romantic," she ventured, throwing Billy into confusion. "Of course, then, you have an ideal girl?"

"I did have," confessed Billy.

"Did you kill her in the last chapter, or did she elope with the villain?"

He gazed out over the lake without a word. A bass leaped from the crystal surface and glittered for a second in the sunshine, from the sheer joy of living. A brace of ducks swam by, afraid of nothing, and in their quack, he could distinctly hear the sound of laughter. Even the sunbeams dancing on the water showed forth their glee, and the wild happiness caught Billy with a thrill.

"I don't know," he said slowly, looking into her eyes as if held there by magic, "She's gone."

"I'm sorry," chirped Miss Lee, "I'm afraid you'll be lonely now."

"When we left the float, Miss Lee," he said with his heart throbbing fast, "There were three of us in this boat. One has vanished, because I found she was a pretender. Her place is filled for me. I've been waiting many years to find the one who would take her place, often with a sinking heart, till at last, I had given up all hope. But I have found her." And with a giant stroke that

sent the boat flying across space, he laid the paddle across his knees and leaned forward, waiting with a thrill for the response.

What would have happened the day after the earthquake in San Francisco if the earthquake hadn't happened the day before, will always be a matter of conjecture. And so will Miss Lee's rejoinder, for a sunken rock created such consternation in the canoe, that Miss Lee did that which she had been particularly cautioned not to do—she struggled to her feet. Seeing the boat careen, Billy jammed the paddle down upon the gunwales, and pressed his knee upon it to steady the canoe. But the sudden impact broke the paddle, and the crash which followed carried out that which the rock had begun, and Miss Lee had promoted, so that the canoe dumped its passengers into the lake.

Billy came up first, and with a shock looked over the surface of the water. Then he saw two hands, and next a forlorn but not a frightened face. Duck skirts were not made to swim in, but Miss Lee was keeping the water pretty well churned up. And as canoes have a way of taking French leave when they empty you out, there was nothing within reach to grasp.

"Don't clutch me," called Billy as he struck out for her.

"Don't be afraid," she said, between breaths, "If I didn't have all these togs on, I'd beat you to that canoe."

She placed her hands on his shoulders, and quickly the canoe was reached. He righted it, but it baffled all efforts to put her into it. He could have vaulted in over the end himself, but what was the use, when he had no paddle? The lake might have been in darkest Africa, for all the people it contained besides these two, so Billy set to work

to push the boat to the nearest shore, half a mile away. Miss Lee did her best to help, and that in spite of Billy's protestations. It was a hard task, but at last it was accomplished, and the boat was drawn up among the trees, and Dorothy Lee and her rescuer looked at each other in their dilapidation, and laughed.

"How far from home are we?" she asked.

"I haven't the least idea in the world," he said with a shiver, "We must be five or six miles."

"And there is no way to get there but to walk?"

"No, I don't think Columbus has discovered this place yet."

Bravely she set out.

"Then we musn't wait. Bring those two cushions you saved."

"What for?"

"Why, we might have to sleep in the woods."

Billy had a sickening feeling. It was not warm, hidden there in the trees, as it had been in the bright sunshine on the lake when they both had dry clothes on, and besides, a chill breeze had sprung up that seemed to whistle among the pines. Miss Lee was drenched to the skin, and he could see her shivering, without the power to save her a single shiver. He did not mind it a particle for himself, for if he contracted rheumatism or pneumonia, did he not have an accident policy? But all his sorrow, his anguish, his sympathy, was for her.

"I'm sorry, little girl," he said tenderly, "I will never forgive myself for my awkwardness and carelessness."

"It was all my fault," she said decidedly. "But canoes are new to me, and I should have kept my seat as I was told. That's what I get for not trusting you."

"It was not your fault at all," he corrected. "I had no right to let the boat get beyond my control. Of course, it was an accident——"

"Was it?" she interrupted with a twinkle, "I thought that having just thrown your ideal overboard, you had decided to throw me too."

Billy looked at her a moment, glancing up at him with a wicked smile in her big brown eyes, and then he broke a rule. He walked straight over and kissed her. Billy had a rule that no man should kiss a woman the first time he met her, and this was practically the first time.

She sat down calmly on the trunk of a fallen tree.

"Mr. Carrolton," she said, "if any man down South did that, he would leave me here and go on home alone. You may have as many rogues here as we have at home, but I don't think you're one. Do you always kiss a girl when you save her from a watery grave?"

"Dorothy," he said tenderly, kneeling beside her and taking her wet trembling hands in his, "I have been seeking all my life for some one to love, and I have never met her until I met you. I would save any girl that I could for her own sake, but truthfully, I saved you for my own. Yes, I have had my ideal girl, and she has kept me true to my standards and my ideals until I met you. I have gone into the lists for her, and I have brought back her colors without a stain. It is you that I have been waiting for all these years, and I love you."

She bent her face to his, and their lips met.

Of all the joy, the rapture, the ecstasy of living, Billy experienced it all in a single second. He no longer envied the writer of the letter, nor had he any malice towards his tormentors. He could pity

them now, and patronize them in their child's play.

The supreme feature of Heaven is that it will go on forever. This could not, and the two foot-sore, aching wanderers finally, after a number of false starts, decided upon a dismissal, with leave to reopen the case. They could not tell how far they had walked, but the sun now was shining slant-ways through the trees, and that meant that night was coming on. But suddenly, with hope growing fainter every minute, they stumbled upon a road running across their path, and were startled by a "honk! honk!" close by.

Never had dinner bell in hungry time sounded so joyous. Instead of obeying the "honk," and side-stepping the approaching Juggernaut, Billy stopped squarely in front and threw up both hands. The driver stopped, and unearthed his face with a look of mystification and despair. It was one of the house party.

"Carry passengers?" asked Billy, facetiously.

"How many?" he asked.

"Two!" ejaculated Billy, his teeth chattering. "How many do you see?"

"Didn't know but what there might be three. Looks as if he had been at work with his little bow and arrow."

"Why don't you sell pools on it and get up a little excitement?" asked Billy good-naturedly, helping Miss Lee into the car.

Dry clothes and a cheery dining-room soon took the place of shivers and chills. Miss Page, just entering, hearing something about an accident, hastened to inquire.

"Why, didn't you hear, dear?" informed one of the fair tormentors, "Billy and Miss Lee fell in all over."

## V.

Billy had an idea he could keep a secret. So had Miss Lee that she could. But Master Cupid has a great habit of sounding the alarm, calling out the Hospital Corps, and summoning first aid to the injured. Therefore, since History repeats itself, nobody was left long in the dark. I will be hanged if I can see what they had to be ashamed of, but Miss Lee blushed like a school-girl, and Billy acted like a farmer boy at a full dress function who doesn't know where to put his hands or his feet. He endured the week out, however, with many a sick and weary look, and the party, having accomplished what it was brought into being for, dissipated again into real life.

Billy's life settled at once into an apparently aimless routine of wanderings, with a certain spot on Seventy-second Street as a regular evening terminal. If he had been on probation—but undoubtedly he was. It would have cost him dear to miss one of those daily appointments. I saw far less of him than I used to, and I involuntarily resented the intrusion of another into our hitherto continuous performance. If I dropped into his cosy den at evening, it was to wait until he came home at some unearthly hour, and roused me from my dreams on the couch.

"What's matter, Joe?" he chirped. "I'd give a farm if I could sleep like that."

"Guilty conscience."

"Nothing of the kind."

"Than it's because you're in love."

"Well," he admitted, "Do you blame me?"

"Blame you?" I answered hotly, "Of course I blame you. You've found an angel of a girl and

apparently kidnapped her, and aren't doing a blamed thing to set up shop except keeping her up late nights. The roses on her cheeks won't last long with that kind of medicine."

"Gee whiz, Joe!" he growled, sitting down calmly with a look of injured innocence. "You're as inconsistent as a dog's hind leg! If I don't make love to somebody, you say, 'Why don't you find a girl and get married?' And if I get out and work harder at it than a three-legged dog in a foot race, you say, 'Why don't you quit spooning and go to work?' Where do I get off?"

"You'll be getting off at the poor-house before long," I replied. "A man with your wits ought to have no trouble making a living, Billy, and if you expect to keep her as you should, you've got to make a blamed good one. And it's my private inkling that you've got to begin to do it mighty soon."

"Now look here, Joe," he said, exasperated. "I took that job down in Wall Street, and you know I'd be rich to-day if I'd been willing to shift and juggle accounts the way they asked me to. I've never yet been sorry I let the ledger fly in old Williams' face. Then I hit that real estate trail, and they still owe me for the commissions they stole from me. I'd never dare tell anybody about playing the piano down at Coney. It was a dandy job, but I'd lose caste."

"Then am I to take it that you have given up the hope of making a living?"

"Isn't it hope to be writing the biggest part of every day and night, as I've been doing for months? Why, I've even written up every paper bag in the place."

"And your name's never appeared, even in the directory."

"That's right, throw it up to me. I got you on

the Board of the Oceanic Electric Company, didn't I, by speaking to Morrow?''

''My dear Billy,'' I cried, ''I'm not jumping on you. You know how quick I'd give you all I have and work hard to make you more.'' I crossed the room and put my arm about his shoulder. ''Tell me, old man, where's the trouble? We ought to be able to fix it up together.''

''The particular trouble,'' he said, ''Is on the debit side of the ledger.''

''You always maintained to me that the one thing lacking was the right girl.''

''So it was.''

''Well, you're sure of her now, aren't you?''

''Sure as the Lord lets me live!'' he cried, warming up.

''All right, now, just keep your coat on. The next conclusion is that there is still some small need.''

He made no comment.

''She will want three meals a day three hundred and sixty-five days in the year,'' I ventured.

Still no comment.

''She will want a new dress once a month or so, a new hat every so often, her shoes wll wear out and she will have to have new ones—and oh, lots of things.''

Audible silence. I really believe that he hadn't thought of it.

''There will be regular bills from the gas man, the ice man, the meat man, the milk man, the bread man, the laundry man——''

''Joe,'' he interrupted solemnly, turning so he could look me squarely in the face, ''When I left home, my father said to me, 'My son, there is a wise Providence that watches over fools and children. You will never be without a friend.' ''

''Which are you?'' I asked, exasperated.

"I don't know," he laughed, "Take your choice."

"Well, you're going to make some progress in this case before I leave here to-night," I announced.

For answer, he arose and went into the next room, and a moment later emerged with literally an arm load of manuscripts.

"Oh, I've read all those a dozen times," I gasped.

"Well, aren't they good?"

"Bully," I assented. "But you couldn't swap one of them for a pair of shoes if you tried all day."

He reached over to a cabinet, and opening it, pulled out an equally large collection of musical manuscripts, and deposited them alongside.

"That help any?" he asked childishly.

"Not on this table, it won't."

He seemed to have an inspiration. He opened a drawer in a desk, took the two insurance policies therefrom, and proudly laid them with the assorment on the table. Then he drew himself up, and looked rich as well as handsome.

"There, Joe," he said theatrically, "are my total assets. With all these, my worldly goods, I her endow. She must now take me for better or for worse."

Further parley was useless. When you tried to corner Billy, when you tried to make him look on the serious side for his own good, he would invariably turn to and string you the same way as he had learned to string himself. The best that I could do was to exact from him a promise that he would start out in the morning in earnest, and see every editor and every music publisher in town. Then I went home to catch the second installment of my much needed rest.

The next afternoon, he turned up at my office, just as I was leaving for up town. From the optimistic—yes, beatific—beaming of his face, I thought he surely had been successful.

"See the editors?" I asked.

"No, I put that off for a day or two, to see if I couldn't land a job."

"What did you do?"

"Well, I thought I'd go and see Lee, Hunt and Company, and ask Mr. Wilder to place me."

"What did he say?"

"Oh, I didn't go yet. I wanted time to think it over well first, before I saw him."

"And then?"

"Then I thought I'd go and see if Black couldn't use me on the Illustrated News——"

"Could he?"

"I don't know. Just as I was going down, I thought I had better have a couple of those illustrated articles with me, so I put it off till I had them along. He's been pretty busy anyway, lately, you know."

"Well, what in thunder *have* you been doing?"

"I met Dorothy, accidentally, and we had lunch together."

"What time did you meet Dorothy so accidentally?"

"Twelve o'clock."

"And just left her?"

"Yep."

"And the restaurant didn't charge you rent?"

We got on the Elevated together, and rode up town. The evening paper occupied the half hour's run, and when we were poured out at Fifty-Eighth Street, I turned again to Billy.

"Now you have to work all evening, because you loafed all day," I commanded him.

"That's right," he assented mildly, "I know I ought to. But the truth is, I'll just have time to jump into my clothes, and get up town for dinner."

"Billy!" I groaned, "It's cheaper to do it that way, I know, but for the Lord's sake, wake up and build your own nest. Your house of cards'll collapse soon."

"Oh, that reminds me!" he exclaimed, snapping his finger. "I forgot it, clean as a whistle. I'm to take you up town to dinner to-night. Go jump into your togs and get around to my place by six o'clock."

"You're joking, Billy."

"Indeed I'm not. What did you think I rode down town for, just for the pleasure of riding back up with you? That is an allurement, I grant you, but I didn't rush out of Sherry's at four o'clock and hustle down town on a stuffy Subway train without some extra incentive."

"All right," I echoed, "Six o'clock."

Being a fine evening, and the distance short, we walked up. Billy always walked, to save the five cents it cost to ride, and next morning, invested the five cents he had saved, along with numerous other nickels that never had had the joyful experience of being saved, in a bunch of posies to represent him in his Lady's bower. I soon discovered that Billy was not the only one who was in love, and in truth I waxed quite jealous. I had too long regarded Billy's affection as one of my own exclusive rights and privileges.

I felt uncomfortable all during the homelike dinner, while Billy was given an opportunity to stow away his full quota of rations undisturbed. I do not relish the idea of being an interloper, though Billy, with a sickening attempt at humor, sought to dub me the "star boarder." I didn't blame

him for being sore, when sitting down to the piano at our express request after dinner to play to us, he looked around a few moments later to find that I had run away with his girl.

But I had use for his girl.

"What's to be done with Billy?" I asked.

"Done?" she queried vaguely. "Why, you couldn't be angry with Billy?"

"Not angry, never," I assured her. "But I feel very much towards Billy as a most loving father would feel towards a small son whom he found playing hookey."

"He's not guilty of playing hookey," she replied naively, her big brown eyes wide open wonderingly. "He's been here every night."

I laughed immoderately at the same childish stupidity I was destined to run up against on all sides.

"My dear Dorothy," said I, "If you will allow me to call you so, for Billy is dearer to me than any brother could ever be"—her winning smile was answer enough—"I see I am going to have two children to take care of instead of one."

"It will be very nice to have a brother-in-law in the family," she laughed.

It was deucedly hard to introduce the subject. I tried another route, which evidently was misinterpreted.

"When are you going south, Dorothy?"

"Oh, I can go any time that there's a popular demand," she replied.

"Don't misunderstand me," I begged. "But critical conditions require heroic measures, you know."

"I don't know anybody more heroic than Billy."

"I know Billy far better than you do, Miss Lee"—she was becoming frightfully chilly—

"and I've never yet laid down when I could be of any service to him."

It was here that Billy noticed the aforesaid void, and put in an appearance.

"Going home?" he demanded, "Who's going home?"

I didn't feel like answering the question, and Miss Lee evidently didn't care to, whereupon Billy acquired quite a rage.

"If you're trying to run her home, Joe," he complained, "I'm the party you'll have to settle with."

How I longed for the physical strength to go and get my hat and walk out! The situation was plain torture, for there was I, aching to help them both along, and both of them screwing their noses out of joint at my unwelcome interference. I sat inertly waiting for something to move. But it didn't. Nothing ever does happen when I'm in deep water. So in a prosaic way, I looked at my watch, expressed great surprise at the time, and prepared to depart.

"You'll come again, Mr. Corbin, won't you?" said Miss Lee at parting.

"Thank you," I replied, without a smile I am afraid.

I looked around for Billy, who merely held out his hand and said,

"Good-night, old man."

The audacity! I could have run him through and seen him fall without a twinge of regret.

I walked down the Avenue with perhaps the most bitter, malicious feeling I have ever been guilty of. It is pretty tough to be slapped in the face by a man that you love dearly. One nowadays must needs grow callous to the cuts he receives for trying to help another along, but to be

wounded by one for whom he feels deep and true affection—that is another and a very sad proposition.

I didn't go to Billy's that night, for the first time in a fortnight. I went home to work myself into a perfect fit of despondency. Then, with the moral cowardice that came when I feared that Billy might drop in and catch me, I turned out the lights, and went out into the street.

I found evidence that he had been there when I let myself in long after midnight, but I made no move to call him up. Then I wondered who was the bigger coward, he or I? No, I refused to give in to such base ingratitude, and steeling my heart against any soft feelings or show of mercy, I dismissed him from my mind and went to bed.

The next day I was down town early. I suppose I was afraid Billy would appear again before I had time to get away, for I got out of the house with a haste most unusual. And somehow I felt disappointed when I did not meet him coming in at the door as I went out, or on the Elevated station, as I watched the early morning passengers running for their trains.

For the next hour, I had not time to remember that Billy was on earth. The Street was nervous, and the prospect of a big day set everybody on edge. So on coming in from the Street about ten o'clock, I experienced a vague surprise to find a message on my desk which read: "Mr. C. wishes Mr. Corbin to lunch with him at three forty-five at Sherry's. Very important." I looked at it fondly with a feeling of relief. I would have been pained if it had not come. However, as it required no answer, I simply made a note of it on my pad, lest I forget it in the stren-

uous rush of the day, and tossed it into the basket. Then I went back to work harder than ever, but with a far lighter heart.

It was about noontime when I came in again, and the ever officious office boy planted himself in my path with a note.

"Here's an invitation to lunch, Mr. Corbin," he said with superior gravity.

"Mind your business," I growled, while the small boy, not a whit abashed, did a dance to the other side of the office, stopping to poke his finger down the back of a stenographer's neck, at the same time emitting a noise like the popping of a cork.

I pressed inside and put my feet up on the desk. The note he had given me read, "Will Mr. Corbin take lunch with Mr. C. at Sherry's at three thirty. Important." It was a favorite trick of telephone girls and office boys to make duplicate messages and use them for making fun, but the difference in time between these two looked peculiar. However, I figured out that Billy had a reason for summoning me earlier and had so advised me.

Three o'clock saw me piled sky-high with work, and it was twenty minutes of four when I dashed into Sherry's, hot and out of breath. I threw my hat at the boy and hastened inside to find—not Billy—but Miss Lee, with a childlike smile and a hanging head.

"Will you forgive me, Mr. Corbin?" she asked meekly, "for deceiving you?" I had no answer ready. "But I knew you would not come if you knew it was I, and I just had to talk to you."

Next thing in order was a slap on my shoulder and a look nearer to fright than to dismay on Miss Lee's face.

It was Billy.

"What's up?" he demanded. That's all *he* could think of.

I thought I was the goat, Miss Lee had no doubt she was, and Billy was sure he was. The realization forced me to a conclusion.

"Come along with me," I said decidedly, and out onto the balcony we went, in the farthest corner. Like two little lambs they followed me, and I distinctly heard Miss Lee say, "You surely did," and Billy said, "You must have."

I ordered lunch, to get rid of the waiter, and turned to the case in point without a quiver.

"I told you last night, Miss Lee, that critical situations demanded heroic measures, so I am rather glad you decided to have Billy here."

"But I didn't!" she said pleadingly. "I didn't even know he was coming."

"You set up this game, Joe," retorted Billy. "I had no idea she was going to be here."

It certainly looked dark for me. But by a system of accident insurance I had installed long ago—by reason of a very similar occasion to this—I had taken the messages from the basket and put them into my pocket, whence I now produced them. The first was dated "9.45 A. M." The second, "12.05 P. M." I laid them side by side on the table.

"These," I declared, "constitute all I know."

"I called up at a quarter of ten," announced Billy, "Here's my message."

I saw the flush on her face, but Billy did not, and I waited. I longed to refuse to understand, as she had refused to understand me last night, yet I couldn't bring myself to it. Billy was reading the second message and fingering the time mark in the corner.

"That's none of mine," he declared finally.

"This situation is too ticklish to have any secrets," I said, looking at Miss Lee. "I'm the one that's in disrepute here, and I think you all ought to clear me."

It took a long time, but finally she picked up the second message and said faintly,

"This one was mine."

I leisurely lit a cigarette and smoked a butterfly off a big leaf nearby.

"Well, all I have to say is this, that great minds run in the same channel, and I see now that I'm up against a peach of a game."

After the food had been pretty well disposed of, I brought the conversation round to the reason for its existence.

"I am in a very bad position in this matter," I explained, "and I must first of all insist on certain assurances from both of you. First, that neither of you will take offense at anything I say, misinterpret, or misunderstand. Secondly, that you will remember that I love you both as dearly as any brother could, and what I do or say is to help and not to hurt. Am I to have *carte blanche?*"

"Yes," said Billy, resignedly, playing with a fork. Billy knew what was coming from experience.

"Yes," rejoined Miss Lee enthusiastically, leaning forward with her face in her hands.

"My first remark is one that I would not make if this strange condition of affairs hadn't brought it about. The truth is, Miss Lee, Billy is a lost chord. That chord may have all the trueness, the beauty, the far-reaching usefulness of the Universe, but it must be capable of being harnessed up and made to do its human duty.

As Billy's supervisor, I freely admit the responsibility devolving upon me of 'locating' him."

"Maybe I can assist," she smiled.

"Not only *can* you," I assured her, "but nobody else can. I've been waiting for you to help me do it since away back in the dark ages."

"Billy hasn't painted that picture to me," she said. "Give me the circumstances and I'll guarantee to furnish you with an answer."

"Two lawyers and a judge can railroad any man to the pen in record time," put in Billy. "Can I have first say in this case?"

"Surely," I granted him, glad to be relieved of the duty.

"My faults——" he began.

"False start," I objected. "If you're going to do it that way, I'll take it over myself. The fact is, Billy, you can't get married until you have a place in the world that the world recognizes. You have a wonderful amount of creative and executive ability. You have a marvellous memory and a talent of getting results from chaotic conditions in the shortest possible time—except in your own case. But you don't capitalize your time, your energy, your memory or any asset you have. Why, look around you at the men who are at the head of affairs to-day! They concentrate on their business as if it meant certain death to stop for a minute. They capitalize their time, their money and their opportunities. They even capitalize their enemies, organize them, and have them working for them like slaves without their knowing who they are working for. You create the conditions that cause your own misery. You deliver your executive ability to a man that wants an office boy, and work like a Trojan for your own undoing. Last year you spent enough time on

those Colonial Statistics to have kept you for life, if you had taken some live problem where statistics are in demand.''

''Guilty,'' he responded morosely.

''Now to return to the talk of last night, Miss Lee, that caused the eruption. Far be it from my thoughts to do anything that would separate you and Billy, but I felt it critically necessary that Billy should intersperse his daily routine of evening calls and lunches and morning drives with a face-to-face contest with the questions that would make wedded bliss a reality, but first of all, a possibility. When the fence is down, the sheep don't have to jump over it. Billy only needs a waking-up. That's all. Now do you see, and will you pardon my apparent intrusion, my remark of last night?''

''Yes, and I'll tell you why it happened so,'' she said sweetly. ''I have been endeavoring to go home for two weeks, and have kept putting it off from day to day. It was my own thoughts more than your words that caused me to speak as I did.''

''When are you coming back?'' inquired Billy weakly.

''When you're ready for me,'' she chirped, and I saw that she was actually taking my side of the case.

''That sort of puts the bug on me,'' he replied. ''And when have you decided to go?''

I almost feared I had carried it too far. Billy's remarks and even his voice indicated the vicinity of the breaking point, but I had far too much faith in Miss Lee to worry about that.

''I'm going to-morrow, Billy,'' she said, sweetly but forcibly.'' ''And when I come back, it will be when you come down after me and bring me back.''

I gloated over the situation. Billy had a world of faith, but now he had to produce a world of works. My *modus operandi* had been cruelly severe, but it took a whole big avalanche to make Billy sit up and take notice. We united in taking Miss Lee home, after which I regaled Billy with more good free advice. But strangely enough, however good free advice may be, it is valued exactly at what it costs—nothing.

I had the good sense to leave him after we had dined at an obscure little restaurant we had found in former days. There was no need to ask where *he* was going. For my part, I was going to some place where the lights were bright and the music was gay. As I watched the play, I thought how much alike they all were! There were three types, to one of which every play belonged. In the first, the lovers were kept apart by stern parental objection. In the second, by mutual misunderstanding. In the third class, they weren't sure they really wanted each other until they read it in the paper. Nowhere could I remember where any play had presented two lovers kept apart by pure and simple poverty, but who, however, kept it from being spotted by a generous supply of bluff. Then I wondered if I had said any word to Billy and Miss Lee to wound their pride. For everything else will heal, but wounded pride always leaves its scar.

It was an abject Billy that went to Seventy second Street that night. He had felt the first real desire of his life, the passion, the craving to possess something concrete and real. He had leisurely and lazily basked in the sunshine for what had been now—it stunned him when he realized it—two months. And now that summer was drawing to a close, his individual atmosphere had a decidedly wintry aspect.

He almost forgot his troubles in the radiance with which she received him. His wounded heart took on new hope, but dropped each time he thought of the task before him. He had deceived her, and he had to confess it!

Now a woman, if she loves a man, will forgive pretty nearly everything. He may neglect her, abuse her, desert her, and she bobs up serenely and the hole closes up after her. But she has a decided aversion to being deceived. And to show her sovereign and majestic wrath, it is necessary only that she should *think* she has been deceived. That was what made Billy feel like an alternating current. He hadn't told her a single thing that was untrue, he had not gone even a single step out of his way to lead her to see anything different from what it actually was; but it was with growing apprehension that he had seen her form her own conclusions, decide for herself that he was rich and successful, and choose to regard the things she heard about him as funny stories. So every time that he would calm his beating heart with the assurance that it was all right, he would as speedily have a chill at realizing that it was all wrong. He was face to face with the cold cruel fact that he must tell her he was a beggar.

The story books tell you that they will pass over the first few pages, or months or years, because they are not material to the story or its interest. We, however, will pass over the first few pages, minutes or episodes of the evening simply for the sake of delicacy, and the fact that Billy and Dorothy alone are concerned. And you are right in assuming that when this blissful *tête-â-tète* was broken up, it was Dorothy, and not Billy, that broke it up.

"Now, Billy," she said, gently extricating her-

self from the entwining process, "I know it isn't pleasant, but I've got to talk about going home."

Billy squared himself for the inevitable.

"First," she confided, "I have to confess one great injustice I have done." Billy jumped at the proverbial straw. "I was awfully mean to Mr. Corbin, and I don't know what he thinks of me. But I want to tell you this one thing, Billy, that only one man in a generation has such a friend as you have."

"I've soaked him pretty hard, too, I guess," he reflected.

"But he has shown me what I was too blind to see for myself. We must make the best of to-night, Billy."

Billy saw that his hour had come, so he manfully poured out the dose prescribed for a horse and swallowed it at a gulp.

"Little girl," he said bravely, "I've deceived you wretchedly for a long time. Having done so, I claim my day in court, the right to tell you the whole truth, and then if you want to throw me over, that's your privilege."

"You may have not told me lots of things," she answered, "but I don't believe you have ever deceived me."

"Yes," he urged, "I am going to use plain words. I have deceived you shamefully. When you allowed me to love you, and to expect to marry you, it was up to me to make you my confidant and tell you my circumstances, my hopes and my chances. I didn't do it, and it's harder now than it would have been then."

"I don't know," she mused, "how you Northern people look at those things. We Southerners can't see any connection between a man's money and his love. If he attempted to speak of that

at home, we wouldn't listen to him. That, according to the old-time chivalry, would be a serious breach of the conventionalities."

"Nevertheless," he urged, "I came up to tell you all to-night, and if you don't want to hear it as argument, then you must let me tell it to you as news."

"Billy!" she gasped, "What do I care for what you have? Do you consider me so mercenary?"

"My dear little woman," he smiled, "come sit down here beside me and let me tell you a story. What's mine is yours, and what's yours is mine. Is that right?"

"Certainly."

"Well, I haven't got anything."

She thought he surely must be joking, for if any man had paraded up and down the land before her as a man far above the dangerous shoals of want, Billy had. But having decided to hear his story as "news," she smiled and waited.

"No, Dorothy," he continued seriously, "I haven't a red cent in the world. I have a bully lot of excuses to satisfy myself for that condition, but they're not worth much to anybody else. The boy that got licked for telling the truth felt the smart just as keenly as the boy that got licked for telling a lie. So whatever I may think of my own case, the fact remains that you are expecting a man to marry you who is a pauper."

"For shame, Billy!" she cried, belying the words by giving him an affectionate caress. "How dare you use such words as those about a man I love?"

"I got a wrong impression," he went on, "during my college days and the ones that came just after. I thought large fortunes were easy to make quickly, and I could get mine for the asking. And I still think I would have had it long ago had I

been willing to practice the methods I would have to use to do it. But I know that you would rather have me come to you with clean hands and poor."

"A thousand times!" she cried. She hugged him mutely, and then in somewhat doleful tones, she mused,

"Well, I guess it means that we'll have to wait a little longer than we thought, that's all. When I go home, I know you'll go to work in earnest."

"By Heaven, Dorothy!" he announced forcibly, "I'll come and get you before Christmas."

He didn't tell me what occurred there in the gloaming after that, and if it's none of my business, I am sure it's none of yours.

## VI.

She went away next day. It was a holiday, so boys and girls alike went down to the steamer to see her off, for she had decided to go south by the ocean route. It struck me as ridiculously true that nobody seemed to be sorry for Billy, but that they all shed tears of sympathy over the vanishing Miss Lee. Long since, I have become convinced that they were selfish tears at losing a coveted posy. Miss Lee had truly won a place in all our hearts.

I waited the best part of a week before I attempted to draw Billy out or to spur him on. I was sure that Dorothy's influence and wishes would prove more inspiring far, than could any of mine. Accordingly, I was amused as well as somewhat surprised when Billy turned up the following Sunday morning with a freshness and exhilaration that was altogether new.

"Come out to breakfast, Joe," he said, "And then we'll go to church somewhere."

"Reformed at last!"

"Yes," he admitted, smilingly, "I promised her. I feel lots better too, for I was brought up to it, and I always feel guilty when I desecrate a Sunday."

Little by little, he exhibited signs of a new life. No mitred Bishop could have held down the end of the pew there with more accustomed dignity, no lusty choir-boy could have joined more jubilantly in the familiar hymns. The only improvement, I knew, would have been to have Dorothy there beside him instead of me. And how unselfishly I would have made the change!

The falling leaves and the autumn breeze made an ideal day to walk, and all through the long

afternoon we tramped through forests where the rustle of dead leaves was disturbed only by distant echoes. To me it brought the thought of a summer full of happiness drawing to a close; of a winter coming on full of activity and promise. To Billy it bore resemblance to the passing of an old régime that teemed with homely memories and cherished ties, and the advent of a new era of success and progress.

"I have a surprise for you, old man," he said as we sat down together on a fallen log.

"Good!" I exclaimed.

"I am employed by the Pacific Securities Company at thirty dollars a week to start."

"Not really, Billy?" I gasped.

"Sure thing!"

"Splendid!"

"And I have another."

"Yes?"

"Parkman's Magazine has accepted that article of mine on the Constitution for five hundred dollars, payable the first of the month."

"Billy!" I cried, jumping up to grasp his hand, "How did you do it?"

"That's not all. They have ordered six more, since they have seen that old outline I have shown you a hundred times."

I laughed aloud in ecstasy of glee.

"When does the wedding come off?" I asked.

"Christmas, at this rate."

It was a regenerated Billy after that. I saw him often in the morning when I went down town earlier than was my custom, and always at night. I saw that these long night sessions were drawing to a close. He had lost the old shiftless, lethargic way, and had forever left the line of least resistance. In fact, I found it rather hard to keep up with him. One night I asked him to tell me

the secret. He leaned over the table and spoke very seriously.

"Do you remember the night you left Dorothy's and went home, Joe?"—Could I ever forget it?—"I went to find you that night when I left her. You were not at home, and I turned up the lights and looked aimlessly about. On your table was a book which I opened, and read the following advice of Bismarck:—'To youth I have but three words of counsel—Work, work, work.' I read it, I guess, a dozen times, and then I sat down and thought it over. How often I had pictured myself on far loftier heights than ever Bismarck attained, with the insane idea, I suppose, that some morning I would wake up and find myself there! I reached over and picked up another book, and opened it to a verse of Longfellows:

'The heights by great men reached and kept
Were not attained by sudden flight;
But they. while their companions slept,
Were toiling upwards in the night.'

I saw clearly that I didn't have any more right to expect to attain my bursts of fancy than a rabbit, so I knelt down there and took a solemn oath that I would 'Work, work, work.' It would have been far different if Dorothy hadn't mixed it up next day with that telephone message."

"Better as it was," I hazarded.

"Maybe so. But I wasted no time in putting my vow into operation. How many times I have planned to do this thing and that, follow up opportunities and push myself ahead, and then serenely let things glide by without ever once trying! How I lied about having made great efforts! But I have wakened up now," he smiled, "And the world shall hear from me."

The next issue of Parkman's Magazine gave me a thrill of pure joy. Billy had at last broken

into print! It was an announcement of an article that would be presented next month, "of wonderful value to the Historian, and an invaluable aid to present-day government." It displayed a Napoleonic photograph of Billy to an anxiously waiting world, and assured its readers that the "discovery" of Mr. Carrolton marked a new era in the life of the Magazine.

The congratulations and the well-wishes demonstrated fully what the world thinks of a success. The day of celebrations had gone by—at least, the variety of celebrations Billy had indulged in. He realized how utterly the world has no use for a failure, and though he put on no airs, he carried his late honors with a new-born dignity.

And how that boy did learn to save! It had always been an open joke how fast money had burned a hole in his pocket, but now that he had taken his heart off his sleeve, it may be that he put it in his pocket, so that it effectually stopped up the hole. At any rate, old Solomon received notice that he could let his apartments elsewhere after the first of the year, and notwithstanding his many long forbearances and frequent forlorn hopes, he made a personal call to lament his loss. Even the insurance policy was saved, and a nest-egg thus provided for any untoward fate that might turn the not-yet-married Dorothy into a bewitching widow.

On Thanksgiving night, ten men sat around the table in Sherry's, where each had done similar service many times before, as one by one, the mountain lions had been trapped to do duty as a household pet. Such occasions are usually hilarious. In fact, they very much resemble a wake that spontaneously takes place in the vicinity of

a lingering departing spirit. This was not unlike a wake.

The ten were bound by every tie that makes men dear to each other. But I am sure that the tie of each to Billy was stronger than any other. He seemed to me to tower above any other man I had ever known; to be, though poor, richer than any other man that lives; though so long apparently a failure, yet inherently a signal success when the time came to wear the crown.

"Boys," he said tenderly when the time had come to say the real farewell, "God has been good to me. I wish you all might know and feel what I know and feel, as I go from the old sphere of life to-night to take up the new. I've always had a bountiful supply of faith, and my faith has never been disappointed in you men that I have known, and loved and trusted. I wish each one of you could know the value you have been to me in keeping my life filled with healthy interest and high resolve, keeping me from any danger of drifting into the sordid, or into the insidious traps that friends of yours and mine have fallen by. And it is my highest pleasure that our real friendship has but just begun. That here among you I am going henceforth to have a home in which you all shall come and go as the dear old pals you have all been to me. We will all meet again, boys, around my table on Christmas day, just we, and one other."

They stood, and in silence drank the toast to Dorothy.

"And now, farewell. And remember when you hear the sleigh-bells, that they're Billy Carrolton's wedding bells."

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